

## **EXHIBIT C**

AUG.31.2007 07:49

#7820 P.002

Report ID: EXR75acu(#SPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 1  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bielele, Frank J  
 RCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 08/30/2007

## Review Calculation

Review Frozen Minimums  
 Review LTD  
 Review Warning: Employee over age 65, actuarial adjustment review needed  
 Review Alternate Benefit Eligibility

## Calculation Messages

Warning: Employee over age 65, actuarial adjustment review needed

## Employee Information

Bielele, Frank J  
 25 Riverdale Pkwy  
 Riverdale, NJ 07437

Employee ID  
 Sex Male  
 Birthdate 08/08/1941

## Plan Overrides

Assumed Earnings Amt: \$0.00 Assumed Hours Amt: 0.000000  
 Wage Base Escalation Rate: 0.000000 Assumed CPI Pct Inc 0.000000  
 Assumed Salary Scale Pct Incr: 0.000000 Assumed Contributions Pct: 0.000000  
 Grant Full Service Credit: N Spouse Eligibility Override:  
 Beneficiary DOB Override: Beneficiary SEX Override:

## Beneficiary Information

PLAN: Spouse Eligibility:  
 CONTINGENT: Beneficiary Name:  
 Beneficiary DOB :  
 Beneficiary SEX :

## Plan Eligibility History

Eff Date	Payr Inxr	Bank Flag	Employee Status	Action	Reason	Ever Seasonal	U.S. Paid	Standard Hours
01/01/1997		C	A	CMV	ACT Conversion - Active EE	N	Y	35.00

AUG.31.2007 07:50

#7820 P.003

Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 2  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name		Calculation Name		As of Date	
Employee ID		Social Security		Employee	
BCD Dt		Calc Date		Reason Code	
LS Dt		Calc Time		Event Date	
08/01/1997		08/21/2007		08/31/2007	
08/27/1997		08/21/2007		Bilello, Frank J	
11/05/1997		14:35:45		Termination	
03/25/1998				08/30/2007	
04/20/1998					
01/27/1999					
11/03/1999					
07/11/2000					
12/04/2000					
05/01/2001					
08/07/2001					
10/09/2001					
01/01/2002					
08/01/2002					
08/08/2002					
12/14/2003					
04/28/2003					
07/11/2003					
08/08/2003					
10/14/2003					
10/21/2003					
10/21/2003					
01/01/2004					
03/05/2004					
03/22/2004					
03/29/2004					
07/01/2004					
09/01/2004					
01/01/2005					
03/16/2005					
07/01/2005					
01/16/2006					
09/01/2006					
01/01/2007					

## Salary History

Eff Date	Salary
01/01/1997	95000.00
08/07/1997	101000.00
11/05/1997	106000.00
11/03/1999	110500.00
05/01/2001	116000.00
08/01/2002	122000.00

AUG.31.2007 07:50

#7820 P.004

Report ID: KX75ACU(PSPRDS9) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 3  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Calculation Name EST040589  
 Plan Name CME Calculation Name EST040589 As of Date 08/31/2007  
 Employee ID Social Security Employee Silello, Frank J  
 SCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
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 Consolidated Earnings  
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End Date	Accumulated Earnings	Generated Earnings	Adjusted Earnings	Override Earnings	Override Indicator
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AUG.31.2007 07:50

#7820 P.005

Report ID: KX75acu(PSPR089) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 4  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Calculation Name EST040589  
 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID [redacted] Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
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## Service

CMB-Eligibility Svc  
 47.221 years and days as of Event Date (09/30/2007)

Period Start	Process Through	Period End	Days	Breaks for Period	Accumulated Service Breaks	Service w/ Breaks	Service w/o Breaks	Service Adjustment	Accumulated Service
12/31/1996	12/31/1996	12/31/1996	0	0.000	0.000	36.311	36.311	0.000	36.311
01/01/1997	01/31/1997	01/31/1997	31	0.000	0.000	0.031	0.031	0.000	36.342
02/01/1997	02/28/1997	02/28/1997	28	0.000	0.000	0.028	0.028	0.000	37.005
03/01/1997	03/31/1997	03/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.036
04/01/1997	04/30/1997	04/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.066
05/01/1997	05/31/1997	05/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.097
06/01/1997	06/30/1997	06/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.127
07/01/1997	07/31/1997	07/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.158
08/01/1997	08/31/1997	08/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.189
09/01/1997	09/30/1997	09/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.219
10/01/1997	10/31/1997	10/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.250
11/01/1997	11/30/1997	11/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.280
12/01/1997	12/31/1997	12/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.311
01/01/1998	01/31/1998	01/31/1998	31	0.000	0.000	0.031	0.031	0.000	37.342
02/01/1998	02/28/1998	02/28/1998	28	0.000	0.000	0.028	0.028	0.000	38.005
03/01/1998	03/31/1998	03/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.036
04/01/1998	04/30/1998	04/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.066
05/01/1998	05/31/1998	05/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.097
06/01/1998	06/30/1998	06/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.127
07/01/1998	07/31/1998	07/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.158
08/01/1998	08/31/1998	08/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.189
09/01/1998	09/30/1998	09/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.219
10/01/1998	10/31/1998	10/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.250
11/01/1998	11/30/1998	11/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.280
12/01/1998	12/31/1998	12/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.311
01/01/1999	01/31/1999	01/31/1999	31	0.000	0.000	0.031	0.031	0.000	38.342
02/01/1999	02/28/1999	02/28/1999	28	0.000	0.000	0.028	0.028	0.000	39.005
03/01/1999	03/31/1999	03/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.036
04/01/1999	04/30/1999	04/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.066
05/01/1999	05/31/1999	05/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.097
06/01/1999	06/30/1999	06/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.127
07/01/1999	07/31/1999	07/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.158
08/01/1999	08/31/1999	08/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.189
09/01/1999	09/30/1999	09/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.219
10/01/1999	10/31/1999	10/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.250
11/01/1999	11/30/1999	11/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.280
12/01/1999	12/31/1999	12/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.311
01/01/2000	01/31/2000	01/31/2000	31	0.000	0.000	0.031	0.031	0.000	39.342
02/01/2000	02/29/2000	02/29/2000	29	0.000	0.000	0.029	0.029	0.000	40.006
03/01/2000	03/31/2000	03/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.037
04/01/2000	04/30/2000	04/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.067
05/01/2000	05/31/2000	05/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.098
06/01/2000	06/30/2000	06/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.128
07/01/2000	07/31/2000	07/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.159
08/01/2000	08/31/2000	08/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.190
09/01/2000	09/30/2000	09/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.220
10/01/2000	10/31/2000	10/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.251
11/01/2000	11/30/2000	11/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.281
12/01/2000	12/31/2000	12/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.312
01/01/2001	01/31/2001	01/31/2001	31	0.000	0.000	0.031	0.031	0.000	40.343

AUG.31.2007 07:50

#7820 P.006

Report ID: 1WR75nqu(P5BRD89)  
 JPMorgan Chase  
 CALCULATION WORKSHEET  
 Page No. 5  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name		Calculation Name		As of Date		09/21/2007	
Employee ID		Social Security		Employee		Bilalio, Frank J	
BCD Dt		Calc Date		Reason Code		Termination	
LS Dt		Calc Time		Event Date		09/30/2007	
CMB		EST040589		EST040589			
02/01/2001	02/28/2001	02/28/2001	28	0.000	0.000	0.028	0.000
03/01/2001	03/31/2001	03/31/2001	31	0.000	0.000	0.031	0.000
04/01/2001	04/30/2001	04/30/2001	30	0.000	0.000	0.030	0.000
05/01/2001	05/31/2001	05/31/2001	31	0.000	0.000	0.031	0.000
06/01/2001	06/30/2001	06/30/2001	30	0.000	0.000	0.030	0.000
07/01/2001	07/31/2001	07/31/2001	31	0.000	0.000	0.031	0.000
08/01/2001	08/31/2001	08/31/2001	31	0.000	0.000	0.031	0.000
09/01/2001	09/30/2001	09/30/2001	30	0.000	0.000	0.030	0.000
10/01/2001	10/31/2001	10/31/2001	31	0.000	0.000	0.031	0.000
11/01/2001	11/30/2001	11/30/2001	30	0.000	0.000	0.030	0.000
12/01/2001	12/31/2001	12/31/2001	31	0.000	0.000	0.031	0.000
01/01/2002	01/31/2002	01/31/2002	31	0.000	0.000	0.031	0.000
02/01/2002	02/28/2002	02/28/2002	28	0.000	0.000	0.028	0.000
03/01/2002	03/31/2002	03/31/2002	31	0.000	0.000	0.031	0.000
04/01/2002	04/30/2002	04/30/2002	30	0.000	0.000	0.030	0.000
05/01/2002	05/31/2002	05/31/2002	31	0.000	0.000	0.031	0.000
06/01/2002	06/30/2002	06/30/2002	30	0.000	0.000	0.030	0.000
07/01/2002	07/31/2002	07/31/2002	31	0.000	0.000	0.031	0.000
08/01/2002	08/31/2002	08/31/2002	31	0.000	0.000	0.031	0.000
09/01/2002	09/30/2002	09/30/2002	30	0.000	0.000	0.030	0.000
10/01/2002	10/31/2002	10/31/2002	31	0.000	0.000	0.031	0.000
11/01/2002	11/30/2002	11/30/2002	30	0.000	0.000	0.030	0.000
12/01/2002	12/31/2002	12/31/2002	31	0.000	0.000	0.031	0.000
01/01/2003	01/31/2003	01/31/2003	31	0.000	0.000	0.031	0.000
02/01/2003	02/28/2003	02/28/2003	28	0.000	0.000	0.028	0.000
03/01/2003	03/31/2003	03/31/2003	31	0.000	0.000	0.031	0.000
04/01/2003	04/30/2003	04/30/2003	30	0.000	0.000	0.030	0.000
05/01/2003	05/31/2003	05/31/2003	31	0.000	0.000	0.031	0.000
06/01/2003	06/30/2003	06/30/2003	30	0.000	0.000	0.030	0.000
07/01/2003	07/31/2003	07/31/2003	31	0.000	0.000	0.031	0.000
08/01/2003	08/31/2003	08/31/2003	31	0.000	0.000	0.031	0.000
09/01/2003	09/30/2003	09/30/2003	30	0.000	0.000	0.030	0.000
10/01/2003	10/31/2003	10/31/2003	31	0.000	0.000	0.031	0.000
11/01/2003	11/30/2003	11/30/2003	30	0.000	0.000	0.030	0.000
12/01/2003	12/31/2003	12/31/2003	31	0.000	0.000	0.031	0.000
01/01/2004	01/31/2004	01/31/2004	31	0.000	0.000	0.031	0.000
02/01/2004	02/29/2004	02/29/2004	29	0.000	0.000	0.029	0.000
03/01/2004	03/31/2004	03/31/2004	31	0.000	0.000	0.031	0.000
04/01/2004	04/30/2004	04/30/2004	30	0.000	0.000	0.030	0.000
05/01/2004	05/31/2004	05/31/2004	31	0.000	0.000	0.031	0.000
06/01/2004	06/30/2004	06/30/2004	30	0.000	0.000	0.030	0.000
07/01/2004	07/31/2004	07/31/2004	31	0.000	0.000	0.031	0.000
08/01/2004	08/31/2004	08/31/2004	31	0.000	0.000	0.031	0.000
09/01/2004	09/30/2004	09/30/2004	30	0.000	0.000	0.030	0.000
10/01/2004	10/31/2004	10/31/2004	31	0.000	0.000	0.031	0.000
11/01/2004	11/30/2004	11/30/2004	30	0.000	0.000	0.030	0.000
12/01/2004	12/31/2004	12/31/2004	31	0.000	0.000	0.031	0.000
01/01/2005	01/31/2005	01/31/2005	31	0.000	0.000	0.031	0.000
02/01/2005	02/28/2005	02/28/2005	28	0.000	0.000	0.028	0.000
03/01/2005	03/31/2005	03/31/2005	31	0.000	0.000	0.031	0.000
04/01/2005	04/30/2005	04/30/2005	30	0.000	0.000	0.030	0.000
05/01/2005	05/31/2005	05/31/2005	31	0.000	0.000	0.031	0.000
06/01/2005	06/30/2005	06/30/2005	30	0.000	0.000	0.030	0.000
07/01/2005	07/31/2005	07/31/2005	31	0.000	0.000	0.031	0.000
08/01/2005	08/31/2005	08/31/2005	31	0.000	0.000	0.031	0.000
09/01/2005	09/30/2005	09/30/2005	30	0.000	0.000	0.030	0.000
10/01/2005	10/31/2005	10/31/2005	31	0.000	0.000	0.031	0.000
11/01/2005	11/30/2005	11/30/2005	30	0.000	0.000	0.030	0.000
12/01/2005	12/31/2005	12/31/2005	31	0.000	0.000	0.031	0.000
01/01/2006	01/31/2006	01/31/2006	31	0.000	0.000	0.031	0.000
02/01/2006	02/28/2006	02/28/2006	28	0.000	0.000	0.028	0.000
03/01/2006	03/31/2006	03/31/2006	31	0.000	0.000	0.031	0.000
04/01/2006	04/30/2006	04/30/2006	30	0.000	0.000	0.030	0.000
05/01/2006	05/31/2006	05/31/2006	31	0.000	0.000	0.031	0.000

AUG.31.2007 07:50

#7820 P.007

Report ID: rxr75eqv(PSPRDS9) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 6  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name		Calculation Name		As of Date		Employee	
CNB		EST040589		08/21/2007		Bilello, Frank J	
Employee ID		Social Security		Reason Code		Termination	
BCD Dt		Calc Date		Event Date			
10/01/2007		08/21/2007		09/30/2007			
LS Dt		Calc Time					
10/01/2007		14:35:45					
06/01/2006	06/30/2006	06/30/2006	30	0.000	0.000	0.030	0.000
07/01/2006	07/31/2006	07/31/2006	31	0.000	0.000	0.031	0.000
08/01/2006	08/31/2006	08/31/2006	31	0.000	0.000	0.031	0.000
09/01/2006	09/30/2006	09/30/2006	30	0.000	0.000	0.030	0.000
10/01/2006	10/31/2006	10/31/2006	31	0.000	0.000	0.031	0.000
11/01/2006	11/30/2006	11/30/2006	30	0.000	0.000	0.030	0.000
12/01/2006	12/31/2006	12/31/2006	31	0.000	0.000	0.031	0.000
01/01/2007	01/31/2007	01/31/2007	31	0.000	0.000	0.031	0.000
02/01/2007	02/28/2007	02/28/2007	28	0.000	0.000	0.028	0.000
03/01/2007	03/31/2007	03/31/2007	31	0.000	0.000	0.031	0.000
04/01/2007	04/30/2007	04/30/2007	30	0.000	0.000	0.030	0.000
05/01/2007	05/31/2007	05/31/2007	31	0.000	0.000	0.031	0.000
06/01/2007	06/30/2007	06/30/2007	30	0.000	0.000	0.030	0.000
07/01/2007	07/31/2007	07/31/2007	31	0.000	0.000	0.031	0.000
08/01/2007	08/31/2007	08/31/2007	31	0.000	0.000	0.031	0.000
09/01/2007	09/30/2007	09/30/2007	30	0.000	0.000	0.030	0.000

AUG.31.2007 07:50

#7820 P.008

Report ID: xxx75acu(PSPROD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 7  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

CMB-Pay Credit Service									
47.221 years and days as of Event Date (09/30/2007)									
Period Start	Process Through	Period End	Days	Breaks for Period	Accumulated Service Breaks	w/ Breaks	Service w/o Breaks	Service Adjustment	Accumulated Service
12/31/1996	12/31/1996	12/31/1996	0	0.000	0.000	36.311	36.311	0.000	36.311
01/01/1997	01/31/1997	01/31/1997	31	0.000	0.000	0.031	0.031	0.000	36.342
02/01/1997	02/28/1997	02/28/1997	28	0.000	0.000	0.028	0.028	0.000	37.005
03/01/1997	03/31/1997	03/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.036
04/01/1997	04/30/1997	04/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.066
05/01/1997	05/31/1997	05/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.097
06/01/1997	06/30/1997	06/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.127
07/01/1997	07/31/1997	07/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.158
08/01/1997	08/31/1997	08/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.189
09/01/1997	09/30/1997	09/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.219
10/01/1997	10/31/1997	10/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.250
11/01/1997	11/30/1997	11/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.280
12/01/1997	12/31/1997	12/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.311
01/01/1998	01/31/1998	01/31/1998	31	0.000	0.000	0.031	0.031	0.000	37.342
02/01/1998	02/28/1998	02/28/1998	28	0.000	0.000	0.028	0.028	0.000	38.005
03/01/1998	03/31/1998	03/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.036
04/01/1998	04/30/1998	04/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.066
05/01/1998	05/31/1998	05/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.097
06/01/1998	06/30/1998	06/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.127
07/01/1998	07/31/1998	07/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.158
08/01/1998	08/31/1998	08/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.189
09/01/1998	09/30/1998	09/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.219
10/01/1998	10/31/1998	10/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.250
11/01/1998	11/30/1998	11/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.280
12/01/1998	12/31/1998	12/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.311
01/01/1999	01/31/1999	01/31/1999	31	0.000	0.000	0.031	0.031	0.000	38.342
02/01/1999	02/28/1999	02/28/1999	28	0.000	0.000	0.028	0.028	0.000	39.005
03/01/1999	03/31/1999	03/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.036
04/01/1999	04/30/1999	04/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.066
05/01/1999	05/31/1999	05/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.097
06/01/1999	06/30/1999	06/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.127
07/01/1999	07/31/1999	07/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.158
08/01/1999	08/31/1999	08/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.189
09/01/1999	09/30/1999	09/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.219
10/01/1999	10/31/1999	10/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.250
11/01/1999	11/30/1999	11/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.280
12/01/1999	12/31/1999	12/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.311
01/01/2000	01/31/2000	01/31/2000	31	0.000	0.000	0.031	0.031	0.000	39.342
02/01/2000	02/29/2000	02/29/2000	29	0.000	0.000	0.029	0.029	0.000	40.006
03/01/2000	03/31/2000	03/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.037
04/01/2000	04/30/2000	04/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.067
05/01/2000	05/31/2000	05/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.098
06/01/2000	06/30/2000	06/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.128
07/01/2000	07/31/2000	07/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.159
08/01/2000	08/31/2000	08/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.190
09/01/2000	09/30/2000	09/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.220
10/01/2000	10/31/2000	10/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.251
11/01/2000	11/30/2000	11/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.281
12/01/2000	12/31/2000	12/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.312
01/01/2001	01/31/2001	01/31/2001	31	0.000	0.000	0.031	0.031	0.000	40.343
02/01/2001	02/28/2001	02/28/2001	28	0.000	0.000	0.028	0.028	0.000	41.006
03/01/2001	03/31/2001	03/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.037
04/01/2001	04/30/2001	04/30/2001	30	0.000	0.000	0.030	0.030	0.000	41.067
05/01/2001	05/31/2001	05/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.098
06/01/2001	06/30/2001	06/30/2001	30	0.000	0.000	0.030	0.030	0.000	41.128
07/01/2001	07/31/2001	07/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.159
08/01/2001	08/31/2001	08/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.190



AUG.31.2007 07:50

#7820 P.009

JPMorgan Chase  
 Report ID: rxr75acu(PSPRD89) CALCULATION WORKSHEET Page No. 8  
 Run Date 09/21/2007  
 Run Time 14:40:58

Calculation Name EST040589									
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Bilello, Frank J	Termination	09/30/2007
Employee ID		Social Security		Reason Code		Event Date			
BCD Dt	10/01/2007	Calc Date	08/21/2007						
LS Dt	10/01/2007	Calc Time	14:35:45						
09/01/2001	09/30/2001	09/30/2001	30	0.000	0.000	0.030	0.030	0.000	41.220
10/01/2001	10/31/2001	10/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.251
11/01/2001	11/30/2001	11/30/2001	30	0.000	0.000	0.030	0.030	0.000	41.281
12/01/2001	12/31/2001	12/31/2001	31	0.000	0.000	0.031	0.031	0.000	41.312
01/01/2002	01/31/2002	01/31/2002	31	0.000	0.000	0.031	0.031	0.000	41.343
02/01/2002	02/28/2002	02/28/2002	28	0.000	0.000	0.028	0.028	0.000	42.006
03/01/2002	03/31/2002	03/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.037
04/01/2002	04/30/2002	04/30/2002	30	0.000	0.000	0.030	0.030	0.000	42.067
05/01/2002	05/31/2002	05/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.098
06/01/2002	06/30/2002	06/30/2002	30	0.000	0.000	0.030	0.030	0.000	42.128
07/01/2002	07/31/2002	07/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.159
08/01/2002	08/31/2002	08/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.190
09/01/2002	09/30/2002	09/30/2002	30	0.000	0.000	0.030	0.030	0.000	42.220
10/01/2002	10/31/2002	10/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.251
11/01/2002	11/30/2002	11/30/2002	30	0.000	0.000	0.030	0.030	0.000	42.281
12/01/2002	12/31/2002	12/31/2002	31	0.000	0.000	0.031	0.031	0.000	42.312
01/01/2003	01/31/2003	01/31/2003	31	0.000	0.000	0.031	0.031	0.000	42.343
02/01/2003	02/28/2003	02/28/2003	28	0.000	0.000	0.028	0.028	0.000	43.006
03/01/2003	03/31/2003	03/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.037
04/01/2003	04/30/2003	04/30/2003	30	0.000	0.000	0.030	0.030	0.000	43.067
05/01/2003	05/31/2003	05/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.098
06/01/2003	06/30/2003	06/30/2003	30	0.000	0.000	0.030	0.030	0.000	43.128
07/01/2003	07/31/2003	07/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.159
08/01/2003	08/31/2003	08/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.190
09/01/2003	09/30/2003	09/30/2003	30	0.000	0.000	0.030	0.030	0.000	43.220
10/01/2003	10/31/2003	10/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.251
11/01/2003	11/30/2003	11/30/2003	30	0.000	0.000	0.030	0.030	0.000	43.281
12/01/2003	12/31/2003	12/31/2003	31	0.000	0.000	0.031	0.031	0.000	43.312
01/01/2004	01/31/2004	01/31/2004	31	0.000	0.000	0.031	0.031	0.000	43.343
02/01/2004	02/29/2004	02/29/2004	29	0.000	0.000	0.029	0.029	0.000	44.007
03/01/2004	03/31/2004	03/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.038
04/01/2004	04/30/2004	04/30/2004	30	0.000	0.000	0.030	0.030	0.000	44.068
05/01/2004	05/31/2004	05/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.099
06/01/2004	06/30/2004	06/30/2004	30	0.000	0.000	0.030	0.030	0.000	44.129
07/01/2004	07/31/2004	07/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.160
08/01/2004	08/31/2004	08/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.191
09/01/2004	09/30/2004	09/30/2004	30	0.000	0.000	0.030	0.030	0.000	44.221
10/01/2004	10/31/2004	10/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.252
11/01/2004	11/30/2004	11/30/2004	30	0.000	0.000	0.030	0.030	0.000	44.282
12/01/2004	12/31/2004	12/31/2004	31	0.000	0.000	0.031	0.031	0.000	44.313
01/01/2005	01/31/2005	01/31/2005	31	0.000	0.000	0.031	0.031	0.000	44.344
02/01/2005	02/28/2005	02/28/2005	28	0.000	0.000	0.028	0.028	0.000	45.007
03/01/2005	03/31/2005	03/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.038
04/01/2005	04/30/2005	04/30/2005	30	0.000	0.000	0.030	0.030	0.000	45.068
05/01/2005	05/31/2005	05/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.099
06/01/2005	06/30/2005	06/30/2005	30	0.000	0.000	0.030	0.030	0.000	45.129
07/01/2005	07/31/2005	07/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.160
08/01/2005	08/31/2005	08/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.191
09/01/2005	09/30/2005	09/30/2005	30	0.000	0.000	0.030	0.030	0.000	45.221
10/01/2005	10/31/2005	10/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.252
11/01/2005	11/30/2005	11/30/2005	30	0.000	0.000	0.030	0.030	0.000	45.282
12/01/2005	12/31/2005	12/31/2005	31	0.000	0.000	0.031	0.031	0.000	45.313
01/01/2006	01/31/2006	01/31/2006	31	0.000	0.000	0.031	0.031	0.000	45.344
02/01/2006	02/28/2006	02/28/2006	28	0.000	0.000	0.028	0.028	0.000	46.007
03/01/2006	03/31/2006	03/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.038
04/01/2006	04/30/2006	04/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.068
05/01/2006	05/31/2006	05/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.099
06/01/2006	06/30/2006	06/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.129
07/01/2006	07/31/2006	07/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.160
08/01/2006	08/31/2006	08/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.191
09/01/2006	09/30/2006	09/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.221
10/01/2006	10/31/2006	10/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.252
11/01/2006	11/30/2006	11/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.282
12/01/2006	12/31/2006	12/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.313

AUG.31.2007 07:51

#7820 P.010

Report ID: rwr75aou (PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 9  
Run Date 08/21/2007  
Run Time 14:40:58

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Calculation Name EST040589									
Plan Name	CMB	Calculation Name EST040589				As of Date	08/21/2007		
Employee ID	Redacted	Social Security				Employee	Bilello, Frank J		
BCD Dt	10/01/2007	Calc Date				Reason Code	Termination		
ES Dt	10/01/2007	Calc Time				Event Date	09/30/2007		
-----									
01/01/2007	01/31/2007	01/31/2007	31	0.000	0.000	0.031	0.031	0.000	46.344
02/01/2007	02/28/2007	02/28/2007	28	0.000	0.000	0.028	0.028	0.000	47.007
03/01/2007	03/31/2007	03/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.038
04/01/2007	04/30/2007	04/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.058
05/01/2007	05/31/2007	05/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.099
06/01/2007	06/30/2007	06/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.129
07/01/2007	07/31/2007	07/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.160
08/01/2007	08/31/2007	08/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.191
09/01/2007	09/30/2007	09/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.221

AUG.31.2007 07:51

#7820 P.011

Report ID: rxz75acu(PSPRDS) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 10  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Calculation Name EST040589
Plan Name QMB Calculation Name EST040589 As of Date 08/21/2007
Employee ID Social Security Employee Bilello, Frank J
BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007
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Total hJPM FAP Cred. Svc  
 0/00 years and months as of Event Date ( )

AUG.31.2007 07:51

#7820 P.012

Report ID: rxr75acu(F6PRD88) JEMorgan Chase  
 CALCULATION WORKSHEET Page No. 11  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Calculation Name EST040589  
 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Milello, Frank J  
 ECD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
 -----

Total hJPM FAP Btt Elig Svc  
 0/00 years and months as of Event Date ( )

Final Average Earnings  
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AUG.31.2007 07:51

#7820 P.013

Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 12  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

## Vesting

100% vested as of Event Date (09/30/2007)

## Age Adjustment Factors

Chase 88 Retiree ERF at BCD	Adjustment Factor = 1.000000
Chase 88 TV ERF at BCD	Adjustment Factor = 1.000000
Chase 88 Retiree ERF at LSD	Adjustment Factor = 1.000000
Chase 88 TV ERF at LSD	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-BCD	Adjustment Factor = 1.000000
Qtrly ERF 61 at BCD-Dwn	Adjustment Factor = 0.994863
Qtrly ERF 61 at BCD-Dwn	Adjustment Factor = 0.994863
Qtrly ERF 61 at LSD-Dwn	Adjustment Factor = 0.994863
Qtrly ERF 61 at LSD-Dwn	Adjustment Factor = 0.994863
Bank One ERF at BCD	Adjustment Factor = 0.000000
Bank One ERF at LSD	Adjustment Factor = 0.000000
Chem 90 frozen min ERF	Adjustment Factor = 1.000000
Chem 90 frozen min ERF LSD	Adjustment Factor = 1.000000
Chem 96 frozen min ERF Retirees	Adjustment Factor = 1.000000
Chemical 96 ERF RPT LSD	Adjustment Factor = 1.000000
Chemical 96 ERF TV LSD	Adjustment Factor = 1.000000
Chem 96 frozen min ERF Vest Term	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGRD 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGRD 3	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGRD 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGLD 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGLD 3	Adjustment Factor = 1.000000
Actuarial Equiv ERF 62-AGLU 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGRD 6	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGRD	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGRD 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGRU 6	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGRU	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGLU 6	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGLU	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGLU 4	Adjustment Factor = 1.000000
Actuarial Equiv ERF 65-AGLU 6	Adjustment Factor = 1.000000
ERF 65 - BCD+1Month Round Down	Adjustment Factor = 1.000000
ERF 65 - BCD+1Month Real	Adjustment Factor = 1.000000
ERF 65 - BCD+1Month Round Up	Adjustment Factor = 1.000000
Act Equiv UP84 ERF 62-AGRD 3	Adjustment Factor = 1.000000
Act Equiv UP84 ERF 62-AGRU 3	Adjustment Factor = 1.000000
Act Equiv UP84 ERF 65-AGRD 3	Adjustment Factor = 1.000000
Act Equiv UP84 ERF 65-AGRU 3	Adjustment Factor = 1.000000
Valley Nat ERF at BCD	Adjustment Factor = 0.000000
Valley Nat ERF at LSD	Adjustment Factor = 0.000000

AUG.31.2007 07:51

#7820 P.014 /045

Report ID: rxr75acu(PSPR089)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 13  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name		Calculation Name		As of Date	
CMB		EST040589		08/21/2007	
Employee ID		Social Security		Employee	
				Silello, Frank J	
BCD Dt		Calc Date		Reason Code	
10/01/2007		08/21/2007		Termination	
LS Dt		Calc Time		Event Date	
10/01/2007		14:35:45		08/30/2007	

### Covered Compensation

### Social Security

SS PIA @ 62

Social Security Retirement Age  
Estimated Social Security Amount at Social Security Retirement Age  
Social Security Benefit Commencement Date  
Estimated Social Security Amount at Social Security Benefit Commencement Date

SS PIA @ 65

Social Security Retirement Age  
Estimated Social Security Amount at Social Security Retirement Age  
Social Security Benefit Commencement Date  
Estimated Social Security Amount at Social Security Benefit Commencement Date

### Account Balances

\$20,443.38 Accumulated as of Benefit Commencement Date for Function Result C\_97CQ\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate for Period	Interest Rate for Period	Interest	Adjustment for Period	Interest for Period	Ending Balance
01-JAN-1997	31-JAN-1997	0	0	0	0	0	0.53	0	0	1073.08
01-FEB-1997	28-FEB-1997	1023.08	0	0	0	0	0.53	0	0	2050.87
01-MAR-1997	31-MAR-1997	2050.87	0	0	0	0	0.53	0	0	3083.38
01-APR-1997	30-APR-1997	3083.38	0	0	0	0	0.55	0	0	4631.58
01-MAY-1997	31-MAY-1997	4631.58	0	0	0	0	0.53	0	0	5708.05
01-JUN-1997	30-JUN-1997	5708.05	0	0	0	0	0.53	0	0	6821.72
01-JUL-1997	31-JUL-1997	6821.72	0	0	0	0	0.53	0	0	7940.46
01-AUG-1997	31-AUG-1997	7940.46	0	0	0	0	0.53	0	0	9064.29
01-SEP-1997	30-SEP-1997	9064.29	0	0	0	0	0.53	0	0	10737.08
01-OCT-1997	31-OCT-1997	10737.08	0	0	0	0	0.53	0	0	11873.63
01-NOV-1997	30-NOV-1997	11873.63	0	0	0	0	0.52	0	0	13042.29
01-DEC-1997	31-DEC-1997	13042.29	0	0	0	0	0.53	0	0	14243.19
01-JAN-1998	31-JAN-1998	14243.19	0	0	0	0	0.53	0	0	14306.88
01-FEB-1998	28-FEB-1998	14306.88	0	0	0	0	0.53	0	0	14370.86
01-MAR-1998	31-MAR-1998	14370.86	0	0	0	0	0.53	0	0	14435.12
01-APR-1998	30-APR-1998	14435.12	0	0	0	0	0.53	0	0	14499.67
01-MAY-1998	31-MAY-1998	14499.67	0	0	0	0	0.53	0	0	14564.51
01-JUN-1998	30-JUN-1998	14564.51	0	0	0	0	0.53	0	0	14629.64
01-JUL-1998	31-JUL-1998	14629.64	0	0	0	0	0.53	0	0	14695.06
01-AUG-1998	31-AUG-1998	14695.06	0	0	0	0	0.53	0	0	14760.77
01-SEP-1998	30-SEP-1998	14760.77	0	0	0	0	0.53	0	0	14826.78
01-OCT-1998	31-OCT-1998	14826.78	0	0	0	0	0.53	0	0	14893.08
01-NOV-1998	30-NOV-1998	14893.08	0	0	0	0	0.53	0	0	14959.68
01-DEC-1998	31-DEC-1998	14959.68	0	0	0	0	0.53	0	0	15026.58
01-JAN-1999	31-JAN-1999	15026.58	0	0	0	0	0.45	0	0	15081.8

AUG.31.2007 07:51

#7820 P.015 /045

JPMorgan Chase  
 Report ID: RAR75acu(P&PRD89) CALCULATION WORKSHEET Page No. 14  
 Run Date 08/31/2007  
 Run Time 14:40:58

		Calculation Name		EST040589			
Plan Name	CME	Calculation Name	EST040589	As of Date	08/21/2007		
Employee ID		Social Security		Employee	Bilello, Frank J		
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination		
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007		
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01-FEB-1999	28-FEB-1999	15081.8	0	0	0	0.45	0
01-MAR-1999	31-MAR-1999	15137.22	0	0	0	0.45	0
01-APR-1999	30-APR-1999	15192.85	0	0	0	0.45	0
01-MAY-1999	31-MAY-1999	15248.68	0	0	0	0.45	0
01-JUN-1999	30-JUN-1999	15304.72	0	0	0	0.45	0
01-JUL-1999	31-JUL-1999	15360.96	0	0	0	0.15	0
01-AUG-1999	31-AUG-1999	15417.41	0	0	0	0.45	0
01-SEP-1999	30-SEP-1999	15474.07	0	0	0	0.15	0
01-OCT-1999	31-OCT-1999	15530.93	0	0	0	0.45	0
01-NOV-1999	30-NOV-1999	15588	0	0	0	0.45	0
01-DEC-1999	31-DEC-1999	15645.28	0	0	0	0.45	0
01-JAN-2000	31-JAN-2000	15702.77	0	0	0	0.52	0
01-FEB-2000	29-FEB-2000	15771.74	0	0	0	0.52	0
01-MAR-2000	31-MAR-2000	15841.01	0	0	0	0.52	0
01-APR-2000	30-APR-2000	15910.59	0	0	0	0.52	0
01-MAY-2000	31-MAY-2000	15980.47	0	0	0	0.52	0
01-JUN-2000	30-JUN-2000	16050.66	0	0	0	0.52	0
01-JUL-2000	31-JUL-2000	16121.16	0	0	70.81	0.43	0
01-AUG-2000	31-AUG-2000	16191.97	0	0	71.12	0.43	0
01-SEP-2000	30-SEP-2000	16263.09	0	0	71.43	0.43	0
01-OCT-2000	31-OCT-2000	16334.52	0	0	71.75	0.43	0
01-NOV-2000	30-NOV-2000	16406.27	0	0	72.06	0.43	0
01-DEC-2000	31-DEC-2000	16478.33	0	0	72.38	0.43	0
01-JAN-2001	31-JAN-2001	16550.71	0	0	81.87	0.49	0
01-FEB-2001	28-FEB-2001	16632.58	0	0	82.27	0.49	0
01-MAR-2001	31-MAR-2001	16714.85	0	0	83.68	0.49	0
01-APR-2001	30-APR-2001	16797.53	0	0	83.09	0.49	0
01-MAY-2001	31-MAY-2001	16880.62	0	0	83.5	0.49	0
01-JUN-2001	30-JUN-2001	16964.12	0	0	83.91	0.49	0
01-JUL-2001	31-JUL-2001	17048.03	0	0	84.33	0.49	0
01-AUG-2001	31-AUG-2001	17132.36	0	0	84.75	0.49	0
01-SEP-2001	30-SEP-2001	17217.11	0	0	85.16	0.49	0
01-OCT-2001	31-OCT-2001	17302.27	0	0	85.59	0.49	0
01-NOV-2001	30-NOV-2001	17387.86	0	0	86.01	0.49	0
01-DEC-2001	31-DEC-2001	17473.87	0	0	86.43	0.49	0
01-JAN-2002	31-JAN-2002	17560.3	0	0	34.74	0.19	0
01-FEB-2002	28-FEB-2002	17595.04	0	0	34.81	0.19	0
01-MAR-2002	31-MAR-2002	17629.85	0	0	34.88	0.19	0
01-APR-2002	30-APR-2002	17664.73	0	0	34.95	0.19	0
01-MAY-2002	31-MAY-2002	17699.68	0	0	35.02	0.19	0
01-JUN-2002	30-JUN-2002	17734.7	0	0	35.08	0.19	0
01-JUL-2002	31-JUL-2002	17769.78	0	0	35.15	0.19	0
01-AUG-2002	31-AUG-2002	17804.93	0	0	35.22	0.19	0
01-SEP-2002	30-SEP-2002	17840.15	0	0	35.29	0.19	0
01-OCT-2002	31-OCT-2002	17875.44	0	0	35.36	0.19	0
01-NOV-2002	30-NOV-2002	17910.8	0	0	35.43	0.19	0
01-DEC-2002	31-DEC-2002	17946.23	0	0	35.5	0.19	0
01-JAN-2003	31-JAN-2003	17981.73	0	0	23.8	0.13	0
01-FEB-2003	28-FEB-2003	18005.43	0	0	23.82	0.13	0
01-MAR-2003	31-MAR-2003	18029.36	0	0	23.87	0.13	0
01-APR-2003	30-APR-2003	18053.23	0	0	23.9	0.13	0
01-MAY-2003	31-MAY-2003	18077.13	0	0	23.93	0.13	0
01-JUN-2003	30-JUN-2003	18101.06	0	0	23.96	0.13	0
01-JUL-2003	31-JUL-2003	18125.02	0	0	23.99	0.13	0
01-AUG-2003	31-AUG-2003	18149.01	0	0	24.02	0.13	0
01-SEP-2003	30-SEP-2003	18173.03	0	0	24.06	0.13	0
01-OCT-2003	31-OCT-2003	18197.09	0	0	24.09	0.13	0
01-NOV-2003	30-NOV-2003	18221.18	0	0	24.12	0.13	0
01-DEC-2003	31-DEC-2003	18245.3	0	0	24.15	0.13	0
01-JAN-2004	31-JAN-2004	18269.45	0	0	24.18	0.13	0
01-FEB-2004	29-FEB-2004	18293.63	0	0	19.7	0.1	0
01-MAR-2004	31-MAR-2004	18313.33	0	0	19.72	0.1	0
01-APR-2004	30-APR-2004	18333.05	0	0	19.74	0.1	-4.51
01-MAY-2004	31-MAY-2004	18348.28	0	0	19.76	0.1	0

AUG.31.2007 07:51

#7820 P.016 /045

Report ID: KKR75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 15  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	11:35:45	Event Date	09/30/2007
01-JUN-2004	30-JUN-2004	18369.04	0	0	18367.82
01-JUL-2004	31-JUL-2004	18387.82	0	0	18407.62
01-AUG-2004	31-AUG-2004	18407.62	0	0	18427.44
01-SEP-2004	30-SEP-2004	18427.44	0	0	18447.28
01-OCT-2004	31-OCT-2004	18447.28	0	0	18467.15
01-NOV-2004	30-NOV-2004	18467.15	0	0	18487.04
01-DEC-2004	31-DEC-2004	18487.04	0	0	18506.95
01-JAN-2005	31-JAN-2005	18506.95	0	0	18526.05
01-FEB-2005	28-FEB-2005	18542.05	0	0	18577.22
01-MAR-2005	31-MAR-2005	18577.22	0	0	18612.46
01-APR-2005	30-APR-2005	18612.46	0	0	18647.76
01-MAY-2005	31-MAY-2005	18647.76	0	0	18683.13
01-JUN-2005	30-JUN-2005	18683.13	0	0	18718.57
01-JUL-2005	31-JUL-2005	18718.57	0	0	18754.08
01-AUG-2005	31-AUG-2005	18754.08	0	0	18789.65
01-SEP-2005	30-SEP-2005	18789.65	0	0	18825.29
01-OCT-2005	31-OCT-2005	18825.29	0	0	18861
01-NOV-2005	30-NOV-2005	18861	0	0	18896.78
01-DEC-2005	31-DEC-2005	18896.78	0	0	18932.62
01-JAN-2006	31-JAN-2006	18932.62	0	0	18968.12
01-FEB-2006	28-FEB-2006	18968.12	0	0	19003.83
01-MAR-2006	31-MAR-2006	19003.83	0	0	19039.76
01-APR-2006	30-APR-2006	19123.76	0	0	19159.3
01-MAY-2006	31-MAY-2006	19123.76	0	0	19252.28
01-JUN-2006	30-JUN-2006	19252.28	0	0	19316.83
01-JUL-2006	31-JUL-2006	19316.83	0	0	19381.62
01-AUG-2006	31-AUG-2006	19381.62	0	0	19446.63
01-SEP-2006	30-SEP-2006	19446.63	0	0	19511.86
01-OCT-2006	31-OCT-2006	19511.86	0	0	19577.3
01-NOV-2006	30-NOV-2006	19577.3	0	0	19642.96
01-DEC-2006	31-DEC-2006	19642.96	0	0	19708.84
01-JAN-2007	31-JAN-2007	19708.84	0	0	19773.14
01-FEB-2007	28-FEB-2007	19773.14	0	0	19839.76
01-MAR-2007	31-MAR-2007	19839.76	0	0	19905.71
01-APR-2007	30-APR-2007	19905.71	0	0	19971.99
01-MAY-2007	31-MAY-2007	19971.99	0	0	20038.4
01-JUN-2007	30-JUN-2007	20038.4	0	0	20104.9
01-JUL-2007	31-JUL-2007	20104.9	0	0	20171.54
01-AUG-2007	31-AUG-2007	20171.54	0	0	20238.22
01-SEP-2007	30-SEP-2007	20238.22	0	0	20304.93
01-OCT-2007	31-OCT-2007	20304.93	0	0	20371.64
01-NOV-2007	30-NOV-2007	20371.64	0	0	20438.36
01-DEC-2007	31-DEC-2007	20438.36	0	0	20505.07
01-JAN-2008	31-JAN-2008	20505.07	0	0	20571.78

\$259,719.52 Accumulated as of Benefit Commencement Date for Function Result C\_ALTO\_F

Start Date	End Date	Beginning Balance	Earnings	Credit For Period	Contribution Rate	Interest For Period	Interest Rate	Adjustment For Period	Interest For Period	Ending Balance
01-AUG-1998	31-AUG-1998	0	0	0	14	0	0.53	0	0	49517.38
01-SEP-1998	30-SEP-1998	49517.38	0	0	14	0	0.53	0	0	51490.25
01-OCT-1998	31-OCT-1998	51490.25	0	0	14	0	0.53	0	0	52902.72
01-NOV-1998	30-NOV-1998	52902.72	0	0	14	0	0.53	0	0	54322.62
01-DEC-1998	31-DEC-1998	54322.62	0	0	14	0	0.53	0	0	55749.99
01-JAN-1999	31-JAN-1999	55749.99	0	0	14	0	0.45	0	0	57140.83
01-FEB-1999	28-FEB-1999	57140.83	0	0	14	0	0.45	0	0	58537.89
01-MAR-1999	31-MAR-1999	58537.89	0	0	14	0	0.45	0	0	60511.96
01-APR-1999	30-APR-1999	60511.96	0	0	14	0	0.45	0	0	61924.09
01-MAY-1999	31-MAY-1999	61924.09	0	0	14	0	0.45	0	0	63342.54
01-JUN-1999	30-JUN-1999	63342.54	0	0	14	0	0.45	0	0	64767.33
01-JUL-1999	31-JUL-1999	64767.33	0	0	14	0	0.45	0	0	66198.49
01-AUG-1999	31-AUG-1999	66198.49	0	0	14	0	0.45	0	0	68206.82
01-SEP-1999	30-SEP-1999	68206.82	0	0	14	0	0.45	0	0	69653.36
01-OCT-1999	31-OCT-1999	69653.36	0	0	14	0	0.45	0	0	71106.37
01-NOV-1999	30-NOV-1999	71106.37	0	0	14	0	0.45	0	0	72590.11
01-DEC-1999	31-DEC-1999	72590.11	0	0	14	0	0.45	0	0	74104.71
01-JAN-2000	31-JAN-2000	74104.71	0	0	14	0	0.52	0	0	75678.79



AUG.31.2007 07:51

#7820 P.017 /045

Report ID: rkr75acu(PSPR089)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 16  
Run Date 08/31/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040599	As of Date	08/31/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
01-FEB-2000	29-FEB-2000	75678.79	0	0	0
01-MAR-2000	31-MAR-2000	77856.03	0	0	0
01-APR-2000	30-APR-2000	79449.56	0	0	0
01-MAY-2000	31-MAY-2000	81051.35	0	0	0
01-JUN-2000	30-JUN-2000	82661.44	0	0	0
01-JUL-2000	31-JUL-2000	85053.37	9208.34	1289.17	14
01-AUG-2000	31-AUG-2000	86783.37	9208.34	1289.17	14
01-SEP-2000	30-SEP-2000	88522.34	9208.34	1289.17	14
01-OCT-2000	31-OCT-2000	90270.32	8637.14	1209.2	14
01-NOV-2000	30-NOV-2000	91947.39	9198.14	1287.74	14
01-DEC-2000	31-DEC-2000	93711.69	8779.94	1229.19	14
01-JAN-2001	31-JAN-2001	95426.59	9208.34	1289.17	14
01-FEB-2001	28-FEB-2001	97262.78	9208.34	1289.17	14
01-MAR-2001	31-MAR-2001	99109.9	9208.34	1289.17	14
01-APR-2001	30-APR-2001	100966.81	9208.34	1289.17	14
01-MAY-2001	31-MAY-2001	102834.76	9666.66	1353.33	14
01-JUN-2001	30-JUN-2001	104777.58	9666.66	1353.33	14
01-JUL-2001	31-JUL-2001	106731.54	9666.66	1353.33	14
01-AUG-2001	31-AUG-2001	108696.7	9666.66	1353.33	14
01-SEP-2001	30-SEP-2001	110673.12	9666.66	1353.33	14
01-OCT-2001	31-OCT-2001	112660.87	9299.46	1301.92	14
01-NOV-2001	30-NOV-2001	114608.61	9636.06	1349.05	14
01-DEC-2001	31-DEC-2001	116614.64	9666.66	1353.33	14
01-JAN-2002	31-JAN-2002	118636.45	9666.66	1353.33	14
01-FEB-2002	28-FEB-2002	120503.33	9666.66	1353.33	14
01-MAR-2002	31-MAR-2002	122378.29	9666.66	1353.33	14
01-APR-2002	30-APR-2002	124261.37	9666.66	1353.33	14
01-MAY-2002	31-MAY-2002	126152.6	9666.66	1353.33	14
01-JUN-2002	30-JUN-2002	128052.02	9666.66	1353.33	14
01-JUL-2002	31-JUL-2002	129959.66	9666.66	1353.33	14
01-AUG-2002	31-AUG-2002	131875.66	10166.66	1423.33	14
01-SEP-2002	30-SEP-2002	133869.75	10166.66	1423.33	14
01-OCT-2002	31-OCT-2002	135872.58	10166.66	1423.33	14
01-NOV-2002	30-NOV-2002	137884.08	10166.66	1423.33	14
01-DEC-2002	31-DEC-2002	139904.28	10166.66	1423.33	14
01-JAN-2003	31-JAN-2003	141933.23	10166.66	1423.33	14
01-FEB-2003	28-FEB-2003	143926.89	10166.66	1423.33	14
01-MAR-2003	31-MAR-2003	145928.56	10166.66	1423.33	14
01-APR-2003	30-APR-2003	147938.27	10166.66	1423.33	14
01-MAY-2003	31-MAY-2003	149956.06	10166.66	1423.33	14
01-JUN-2003	30-JUN-2003	151981.96	10166.66	1423.33	14
01-JUL-2003	31-JUL-2003	154016	10166.66	1423.33	14
01-AUG-2003	31-AUG-2003	156058.21	10166.66	1423.33	14
01-SEP-2003	30-SEP-2003	158108.63	10166.66	1423.33	14
01-OCT-2003	31-OCT-2003	160167.29	10166.66	1423.33	14
01-NOV-2003	30-NOV-2003	162234.22	10166.66	1423.33	14
01-DEC-2003	31-DEC-2003	164309.46	10166.66	1423.33	14
01-JAN-2004	31-JAN-2004	166393.03	10166.66	1423.33	14
01-FEB-2004	29-FEB-2004	168515.46	10166.66	1423.33	14
01-MAR-2004	31-MAR-2004	170646.91	10166.66	1423.33	14
01-APR-2004	30-APR-2004	172787.11	10166.66	1423.33	14
01-MAY-2004	31-MAY-2004	174936.41	10166.66	1423.33	14
01-JUN-2004	30-JUN-2004	177094.74	10166.66	1423.33	14
01-JUL-2004	31-JUL-2004	179262.13	10166.66	1423.33	14
01-AUG-2004	31-AUG-2004	181438.63	10166.66	1423.33	14
01-SEP-2004	30-SEP-2004	183624.27	6021.75	843.05	14
01-OCT-2004	31-OCT-2004	185818.82	4144.91	580.25	14
01-NOV-2004	30-NOV-2004	188004.71	10166.66	1423.33	14
01-DEC-2004	31-DEC-2004	188804.71	10166.66	1423.33	14
01-JAN-2005	31-JAN-2005	191021.3	10166.66	1423.33	14
01-FEB-2005	28-FEB-2005	193160.96	10166.66	1423.33	14
01-MAR-2005	31-MAR-2005	195308.64	10166.66	1423.33	14
01-APR-2005	30-APR-2005	197464.38	10166.66	1423.33	14
01-MAY-2005	31-MAY-2005	199628.2	10166.66	1423.33	14

AUG.31.2007 07:52

#7820 P.018 /045

Report ID: RXR75acu(FSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 17  
 Run Date 08/21/2007  
 Run Time 14:40:56

		Calculation Name EST040589					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007		
Employee ID		Social Security		Employee	Billello, Frank J		
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination		
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007		
01-JUN-2005	30-JUN-2005	201800.14	10166.66	1423.33	14	756.75	0.37
01-JUL-2005	31-JUL-2005	203980.22	10166.66	1423.33	14	764.93	0.37
01-AUG-2005	31-AUG-2005	206168.48	10166.66	1423.33	14	773.13	0.37
01-SEP-2005	30-SEP-2005	208364.94	10166.66	1423.33	14	781.37	0.37
01-OCT-2005	31-OCT-2005	210569.64	10166.66	1423.33	14	789.64	0.37
01-NOV-2005	30-NOV-2005	212782.61	10166.66	1423.33	14	797.93	0.37
01-DEC-2005	31-DEC-2005	215003.87	10166.66	1423.33	14	806.26	0.37
01-JAN-2006	31-JAN-2006	217233.46	10166.66	1423.33	14	814.73	0.43
01-FEB-2006	28-FEB-2006	219594.52	10166.66	1423.33	14	823.22	0.43
01-MAR-2006	31-MAR-2006	221965.77	10166.66	1423.33	14	831.76	0.43
01-APR-2006	30-APR-2006	224347.26	10166.66	1423.33	14	840.34	0.43
01-MAY-2006	31-MAY-2006	226739.03	10166.66	1423.33	14	848.96	0.43
01-JUN-2006	30-JUN-2006	229141.12	10166.66	1423.33	14	857.61	0.43
01-JUL-2006	31-JUL-2006	231553.58	10166.66	1423.33	14	866.32	0.43
01-AUG-2006	31-AUG-2006	233976.46	10166.66	1423.33	14	875.08	0.43
01-SEP-2006	30-SEP-2006	236409.8	10166.66	1423.33	14	883.89	0.43
01-OCT-2006	31-OCT-2006	238853.64	5083.33	711.67	14	1031.06	0.43
01-NOV-2006	30-NOV-2006	240596.37	5083.33	711.67	14	1038.58	0.43
01-DEC-2006	31-DEC-2006	242346.62	5083.33	711.67	14	1046.14	0.43
01-JAN-2007	31-JAN-2007	244104.43	5083.33	711.67	14	1222.55	0.5
01-FEB-2007	28-FEB-2007	246038.55	5083.33	711.67	14	1232.24	0.5
01-MAR-2007	31-MAR-2007	247982.56	5083.33	711.67	14	1241.97	0.5
01-APR-2007	30-APR-2007	249936.2	5083.33	711.67	14	1251.76	0.5
01-MAY-2007	31-MAY-2007	251899.63	5083.33	711.67	14	1261.59	0.5
01-JUN-2007	30-JUN-2007	253872.99	5083.33	711.67	14	1271.47	0.5
01-JUL-2007	31-JUL-2007	255856.03	0	0	14	1281.4	0.5
01-AUG-2007	31-AUG-2007	257837.43	0	0	14	1287.82	0.5
01-SEP-2007	30-SEP-2007	258425.25	0	0	14	1294.27	0.5

\$219,795.68 Accumulated as of Benefit Commencement Date for Function Result C\_CHEMO\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0	0.52	0	0	144355.92
01-JAN-1997	31-JAN-1997	144355.92	0	0	0	0	0.53	0	0	145019.96
01-FEB-1997	28-FEB-1997	145019.96	0	0	0	0	0.53	0	0	145687.05
01-MAR-1997	31-MAR-1997	145687.05	0	0	0	0	0.52	0	0	146357.21
01-APR-1997	30-APR-1997	146357.21	0	0	0	0	0.55	0	0	147001.78
01-MAY-1997	31-MAY-1997	147001.78	0	0	0	0	0.53	0	0	147670.79
01-JUN-1997	30-JUN-1997	147670.79	0	0	0	0	0.53	0	0	148343.64
01-JUL-1997	31-JUL-1997	148343.64	0	0	0	0	0.53	0	0	149017.95
01-AUG-1997	31-AUG-1997	149017.95	0	0	0	0	0.53	0	0	149696.13
01-SEP-1997	30-SEP-1997	149696.13	0	0	0	0	0.53	0	0	150377.4
01-OCT-1997	31-OCT-1997	150377.4	0	0	0	0	0.53	0	0	151061.77
01-NOV-1997	30-NOV-1997	151061.77	0	0	0	0	0.53	0	0	151749.25
01-DEC-1997	31-DEC-1997	151749.25	0	0	0	0	0.53	0	0	152439.66
01-JAN-1998	31-JAN-1998	152439.66	0	0	0	0	0.53	0	0	153121.53
01-FEB-1998	28-FEB-1998	153121.53	0	0	0	0	0.53	0	0	153806.24
01-MAR-1998	31-MAR-1998	153806.24	0	0	0	0	0.53	0	0	154494.02
01-APR-1998	30-APR-1998	154494.02	0	0	0	0	0.53	0	0	155184.97
01-MAY-1998	31-MAY-1998	155184.97	0	0	0	0	0.53	0	0	155878.81
01-JUN-1998	30-JUN-1998	155878.81	0	0	0	0	0.53	0	0	156575.85
01-JUL-1998	31-JUL-1998	156575.85	0	0	0	0	0.53	0	0	157276.01
01-AUG-1998	31-AUG-1998	157276.01	0	0	0	0	0.53	0	0	157979.3
01-SEP-1998	30-SEP-1998	157979.3	0	0	0	0	0.53	0	0	158685.74
01-OCT-1998	31-OCT-1998	158685.74	0	0	0	0	0.53	0	0	159395.24
01-NOV-1998	30-NOV-1998	159395.24	0	0	0	0	0.53	0	0	160108.11
01-DEC-1998	31-DEC-1998	160108.11	0	0	0	0	0.53	0	0	160824.07
01-JAN-1999	31-JAN-1999	160824.07	0	0	0	0	0.45	0	0	161415.07
01-FEB-1999	28-FEB-1999	161415.07	0	0	0	0	0.45	0	0	162009.21
01-MAR-1999	31-MAR-1999	162009.21	0	0	0	0	0.45	0	0	162603.59
01-APR-1999	30-APR-1999	162603.59	0	0	0	0	0.45	0	0	163201.13
01-MAY-1999	31-MAY-1999	163201.13	0	0	0	0	0.45	0	0	163800.86

AUG.31.2007 07:52

#7820 P.019 /045

Report ID: Rsr75acu(DSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 18  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Silallo, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	08/30/2007
01-JUN-1999	30-JUN-1999	163800.86	0	0	0
01-JUL-1999	31-JUL-1999	164402.8	0	0	0
01-AUG-1999	31-AUG-1999	165006.95	0	0	0
01-SEP-1999	30-SEP-1999	165613.32	0	0	0
01-OCT-1999	31-OCT-1999	166221.92	0	0	0
01-NOV-1999	30-NOV-1999	166837.75	0	0	0
01-DEC-1999	31-DEC-1999	167445.83	0	0	0
01-JAN-2000	31-JAN-2000	168061.16	0	0	0
01-FEB-2000	29-FEB-2000	168799.34	0	0	0
01-MAR-2000	31-MAR-2000	169540.76	0	0	0
01-APR-2000	30-APR-2000	170285.43	0	0	0
01-MAY-2000	31-MAY-2000	171033.37	0	0	0
01-JUN-2000	30-JUN-2000	171784.6	0	0	0
01-JUL-2000	31-JUL-2000	172539.13	0	0	0
01-AUG-2000	31-AUG-2000	173296.97	0	0	0
01-SEP-2000	30-SEP-2000	174058.14	0	0	0
01-OCT-2000	31-OCT-2000	174822.66	0	0	0
01-NOV-2000	30-NOV-2000	175590.53	0	0	0
01-DEC-2000	31-DEC-2000	176361.78	0	0	0
01-JAN-2001	31-JAN-2001	177136.41	0	0	0
01-FEB-2001	28-FEB-2001	178012.62	0	0	0
01-MAR-2001	31-MAR-2001	178893.16	0	0	0
01-APR-2001	30-APR-2001	179778.06	0	0	0
01-MAY-2001	31-MAY-2001	180667.33	0	0	0
01-JUN-2001	30-JUN-2001	181561	0	0	0
01-JUL-2001	31-JUL-2001	182459.09	0	0	0
01-AUG-2001	31-AUG-2001	183361.62	0	0	0
01-SEP-2001	30-SEP-2001	184268.62	0	0	0
01-OCT-2001	31-OCT-2001	185180.1	0	0	0
01-NOV-2001	30-NOV-2001	186096.09	0	0	0
01-DEC-2001	31-DEC-2001	187016.61	0	0	0
01-JAN-2002	31-JAN-2002	187941.69	0	0	0
01-FEB-2002	28-FEB-2002	188813.5	0	0	0
01-MAR-2002	31-MAR-2002	189686.04	0	0	0
01-APR-2002	30-APR-2002	190559.32	0	0	0
01-MAY-2002	31-MAY-2002	191433.34	0	0	0
01-JUN-2002	30-JUN-2002	192308.1	0	0	0
01-JUL-2002	31-JUL-2002	193183.6	0	0	0
01-AUG-2002	31-AUG-2002	194059.84	0	0	0
01-SEP-2002	30-SEP-2002	194936.82	0	0	0
01-OCT-2002	31-OCT-2002	195814.55	0	0	0
01-NOV-2002	30-NOV-2002	196693.03	0	0	0
01-DEC-2002	31-DEC-2002	197572.26	0	0	0
01-JAN-2003	31-JAN-2003	198452.24	0	0	0
01-FEB-2003	28-FEB-2003	199333.34	0	0	0
01-MAR-2003	31-MAR-2003	200213.5	0	0	0
01-APR-2003	30-APR-2003	201093.03	0	0	0
01-MAY-2003	31-MAY-2003	201973.26	0	0	0
01-JUN-2003	30-JUN-2003	202853.36	0	0	0
01-JUL-2003	31-JUL-2003	203733.5	0	0	0
01-AUG-2003	31-AUG-2003	204613.6	0	0	0
01-SEP-2003	30-SEP-2003	205493.7	0	0	0
01-OCT-2003	31-OCT-2003	206373.16	0	0	0
01-NOV-2003	30-NOV-2003	207253.26	0	0	0
01-DEC-2003	31-DEC-2003	208133.36	0	0	0
01-JAN-2004	31-JAN-2004	209013.46	0	0	0
01-FEB-2004	29-FEB-2004	209893.56	0	0	0
01-MAR-2004	31-MAR-2004	210773.66	0	0	0
01-APR-2004	30-APR-2004	211653.76	0	0	0
01-MAY-2004	31-MAY-2004	212533.86	0	0	0
01-JUN-2004	30-JUN-2004	213413.96	0	0	0
01-JUL-2004	31-JUL-2004	214294.06	0	0	0
01-AUG-2004	31-AUG-2004	215174.16	0	0	0
01-SEP-2004	30-SEP-2004	216054.26	0	0	0

AUG.31.2007 07:52

#7820 P.020 /045

Report ID: rxr75acu(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 19  
Run Date 08/21/2007  
Run Time 14:40:58

Calculation Name EST040588									
Plan Name	CMB	Calculation Name	EST040588	As of Date	08/21/2007	Employee	08/21/2007	Termination	
Employee ID		Social Security		Reason Code		Event Date	08/30/2007		
ECB Dt	10/01/2007	Calc Date	08/21/2007						
LS Dt	10/01/2007	Calc Time	14:35:45						
01-OCT-2004	31-OCT-2004	197434.87	0	0	0	212.62	0.1	0	197647.49
01-NOV-2004	30-NOV-2004	197647.49	0	0	0	212.85	0.1	0	197860.34
01-DEC-2004	31-DEC-2004	197860.34	0	0	0	213.08	0.1	0	198073.42
01-JAN-2005	31-JAN-2005	198073.42	0	0	0	375.71	0.18	0	198449.13
01-FEB-2005	28-FEB-2005	198449.13	0	0	0	376.42	0.18	0	198825.55
01-MAR-2005	31-MAR-2005	198825.55	0	0	0	377.13	0.18	0	199202.68
01-APR-2005	30-APR-2005	199202.68	0	0	0	377.85	0.18	0	199580.53
01-MAY-2005	31-MAY-2005	199580.53	0	0	0	378.56	0.18	0	199959.09
01-JUN-2005	30-JUN-2005	199959.09	0	0	0	379.28	0.18	0	200338.37
01-JUL-2005	31-JUL-2005	200338.37	0	0	0	380	0.18	0	200718.37
01-AUG-2005	31-AUG-2005	200718.37	0	0	0	380.72	0.18	0	201099.09
01-SEP-2005	30-SEP-2005	201099.09	0	0	0	381.44	0.18	0	201480.53
01-OCT-2005	31-OCT-2005	201480.53	0	0	0	382.17	0.18	0	201862.7
01-NOV-2005	30-NOV-2005	201862.7	0	0	0	382.89	0.18	0	202245.59
01-DEC-2005	31-DEC-2005	202245.59	0	0	0	383.62	0.18	0	202629.21
01-JAN-2006	31-JAN-2006	202629.21	0	0	0	679.64	0.33	0	203308.85
01-FEB-2006	28-FEB-2006	203308.85	0	0	0	681.92	0.33	0	203990.77
01-MAR-2006	31-MAR-2006	203990.77	0	0	0	684.21	0.33	0	204674.98
01-APR-2006	30-APR-2006	204674.98	0	0	0	686.5	0.33	0	205361.48
01-MAY-2006	31-MAY-2006	205361.48	0	0	0	688.8	0.33	0	206050.28
01-JUN-2006	30-JUN-2006	206050.28	0	0	0	691.11	0.33	0	206741.39
01-JUL-2006	31-JUL-2006	206741.39	0	0	0	693.43	0.33	0	207434.82
01-AUG-2006	31-AUG-2006	207434.82	0	0	0	695.76	0.33	0	208130.58
01-SEP-2006	30-SEP-2006	208130.58	0	0	0	698.09	0.33	0	208828.67
01-OCT-2006	31-OCT-2006	208828.67	0	0	0	700.43	0.33	0	209529.1
01-NOV-2006	30-NOV-2006	209529.1	0	0	0	702.79	0.33	0	210231.88
01-DEC-2006	31-DEC-2006	210231.88	0	0	0	705.14	0.33	0	210937.62
01-JAN-2007	31-JAN-2007	210937.62	0	0	0	859.38	0.4	0	211796.4
01-FEB-2007	28-FEB-2007	211796.4	0	0	0	862.88	0.4	0	212659.28
01-MAR-2007	31-MAR-2007	212659.28	0	0	0	866.4	0.4	0	213525.68
01-APR-2007	30-APR-2007	213525.68	0	0	0	869.92	0.4	0	214395.6
01-MAY-2007	31-MAY-2007	214395.6	0	0	0	873.47	0.4	0	215269.07
01-JUN-2007	30-JUN-2007	215269.07	0	0	0	877.03	0.4	0	216146.1
01-JUL-2007	31-JUL-2007	216146.1	0	0	0	880.6	0.4	0	217026.7
01-AUG-2007	31-AUG-2007	217026.7	0	0	0	884.19	0.4	0	217910.89
01-SEP-2007	30-SEP-2007	217910.89	0	0	0	887.79	0.4	0	218798.68

\$360,195.99 Accumulated as of Benefit Commencement Date for Function Result C\_PAY1\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0	0.53	0	0	77075.53
01-JAN-1997	31-JAN-1997	77075.53	7307.7	1023.08	14	408.3	0.53	0	0	78507.11
01-FEB-1997	28-FEB-1997	78507.11	7307.7	1023.08	14	416.09	0.53	0	0	79946.28
01-MAR-1997	31-MAR-1997	79946.28	7307.7	1023.08	14	423.72	0.53	0	0	81393.08
01-APR-1997	30-APR-1997	81393.08	10961.55	1534.62	14	444.52	0.53	0	0	83172.22
01-MAY-1997	31-MAY-1997	83172.22	7538.47	1055.39	14	445.23	0.53	0	0	84872.84
01-JUN-1997	30-JUN-1997	84872.84	7769.34	1087.69	14	453.38	0.53	0	0	86413.78
01-JUL-1997	31-JUL-1997	86413.78	7769.24	1087.69	14	461.48	0.53	0	0	87962.95
01-AUG-1997	31-AUG-1997	87962.95	7769.24	1087.69	14	469.75	0.53	0	0	89520.39
01-SEP-1997	30-SEP-1997	89520.39	11653.36	1621.54	14	478.07	0.53	0	0	91630
01-OCT-1997	31-OCT-1997	91630	7769.24	1087.69	14	489.33	0.53	0	0	93207.02
01-NOV-1997	30-NOV-1997	93207.02	7961.54	1114.62	14	497.75	0.53	0	0	94819.39
01-DEC-1997	31-DEC-1997	94819.39	8153.84	1141.54	14	506.36	0.53	0	0	96467.29
01-JAN-1998	31-JAN-1998	96467.29	8153.84	1141.54	14	507.88	0.53	0	0	98116.41
01-FEB-1998	28-FEB-1998	98116.41	8153.84	1141.54	14	516.26	0.53	0	0	99774.21
01-MAR-1998	31-MAR-1998	99774.21	12230.76	1712.31	14	524.98	0.53	0	0	102011.5
01-APR-1998	30-APR-1998	102011.5	8153.84	1141.54	14	536.75	0.53	0	0	103689.79
01-MAY-1998	31-MAY-1998	103689.79	8021.24	1122.97	14	545.58	0.53	0	0	105358.34
01-JUN-1998	30-JUN-1998	105358.34	8153.84	1141.54	14	554.36	0.53	0	0	107054.24
01-JUL-1998	31-JUL-1998	107054.24	8153.84	1141.54	14	563.29	0.53	0	0	108758.07
01-AUG-1998	31-AUG-1998	108758.07	8153.81	1141.54	14	572.26	0.53	0	0	110472.87
01-SEP-1998	30-SEP-1998	110472.87	12230.76	1712.31	14	581.28	0.53	0	0	112766.46

AUG.31.2007 07:52

#7820 P.021 /045

Report ID: EXE75ACU(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 20  
 Run Date 08/21/2007  
 Run Time 14:40:58

Calculation Name EST040599										
Plan Name	CMB	Calculation Name	EST040599	As of Date	08/21/2007	Employee	Milello, Frank J	Reason Code	Termination	Event Date
Employee ID		Social Security		Employee		Reason Code		Termination		Event Date
ECID Dt	10/01/2007	Calc Date	08/21/2007	Event Date						
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date						
01-OCT-1999	31-OCT-1999	112766.46	8153.84	1141.54	14	593.34	0.53	0	0	114501.34
01-NOV-1999	30-NOV-1999	114501.34	8153.84	1141.54	14	602.47	0.53	0	0	116246.35
01-DEC-1999	31-DEC-1999	116246.35	8153.84	1141.54	14	611.65	0.53	0	0	117998.54
01-JAN-1999	31-JAN-1999	117998.54	8153.84	1141.54	14	627.65	0.45	0	0	119667.73
01-FEB-1999	28-FEB-1999	119667.73	8153.84	1141.54	14	635.12	0.45	0	0	121344.39
01-MAR-1999	31-MAR-1999	121344.39	12230.76	1712.31	14	642.62	0.45	0	0	123099.32
01-APR-1999	30-APR-1999	123099.32	8153.84	1141.54	14	652.7	0.45	0	0	124935.56
01-MAY-1999	31-MAY-1999	124935.56	8153.84	1141.54	14	660.28	0.45	0	0	126995.38
01-JUN-1999	30-JUN-1999	126995.38	8153.84	1141.54	14	667.89	0.45	0	0	128704.81
01-JUL-1999	31-JUL-1999	128704.81	8153.84	1141.54	14	675.53	0.45	0	0	130421.88
01-AUG-1999	31-AUG-1999	130421.88	12230.76	1712.31	14	683.21	0.45	0	0	132171.4
01-SEP-1999	30-SEP-1999	132171.4	8153.84	1141.54	14	693.47	0.45	0	0	134452.41
01-OCT-1999	31-OCT-1999	134452.41	8153.84	1141.54	14	701.23	0.45	0	0	136195.18
01-NOV-1999	30-NOV-1999	136195.18	8326.92	1165.77	14	609.02	0.45	0	0	137969.97
01-DEC-1999	31-DEC-1999	137969.97	8500	1190	14	616.96	0.45	0	0	139776.93
01-JAN-2000	31-JAN-2000	139776.93	8500	1190	14	724.46	0.52	0	0	141691.39
01-FEB-2000	29-FEB-2000	141691.39	12750	1795	14	734.39	0.52	0	0	144210.78
01-MAR-2000	31-MAR-2000	144210.78	8500	1190	14	747.44	0.52	0	0	146148.23
01-APR-2000	30-APR-2000	146148.23	8500	1190	14	757.49	0.52	0	0	148095.71
01-MAY-2000	31-MAY-2000	148095.71	8500	1190	14	767.58	0.52	0	0	150053.29
01-JUN-2000	30-JUN-2000	150053.29	14025	1962.5	14	777.73	0.52	0	0	152794.52
01-JUL-2000	31-JUL-2000	152794.52	9208.34	1289.17	14	791.93	0.51	0	0	154975.62
01-AUG-2000	31-AUG-2000	154975.62	9208.34	1289.17	14	802.72	0.51	0	0	156967.81
01-SEP-2000	30-SEP-2000	156967.81	9208.34	1289.17	14	812.56	0.51	0	0	159070.24
01-OCT-2000	31-OCT-2000	159070.24	8637.13	1209.2	14	824.46	0.51	0	0	161103.9
01-NOV-2000	30-NOV-2000	161103.9	9198.14	1287.71	14	835	0.51	0	0	163226.64
01-DEC-2000	31-DEC-2000	163226.64	8779.94	1289.19	14	846	0.51	0	0	165301.83
01-JAN-2001	31-JAN-2001	165301.83	9208.34	1289.17	14	947.58	0.57	0	0	167538.58
01-FEB-2001	28-FEB-2001	167538.58	9208.34	1289.17	14	960.4	0.57	0	0	169788.15
01-MAR-2001	31-MAR-2001	169788.15	9208.34	1289.17	14	973.29	0.57	0	0	172050.61
01-APR-2001	30-APR-2001	172050.61	9208.34	1289.17	14	986.26	0.57	0	0	174326.04
01-MAY-2001	31-MAY-2001	174326.04	9666.66	1353.33	14	999.31	0.57	0	0	176678.68
01-JUN-2001	30-JUN-2001	176678.68	9666.66	1353.33	14	1012.79	0.57	0	0	179044.8
01-JUL-2001	31-JUL-2001	179044.8	9666.66	1353.33	14	1026.36	0.57	0	0	181424.49
01-AUG-2001	31-AUG-2001	181424.49	9666.66	1353.33	14	1040	0.57	0	0	183817.82
01-SEP-2001	30-SEP-2001	183817.82	9666.66	1353.33	14	1053.72	0.57	0	0	186224.87
01-OCT-2001	31-OCT-2001	186224.87	9299.46	1301.92	14	1067.52	0.57	0	0	188594.31
01-NOV-2001	30-NOV-2001	188594.31	9636.06	1349.05	14	1081.1	0.57	0	0	191024.46
01-DEC-2001	31-DEC-2001	191024.46	9666.66	1353.33	14	1095.02	0.57	0	0	193472.82
01-JAN-2002	31-JAN-2002	193472.82	9666.66	1353.33	14	937.51	0.43	0	0	195663.66
01-FEB-2002	28-FEB-2002	195663.66	9666.66	1353.33	14	846.99	0.43	0	0	197863.98
01-MAR-2002	31-MAR-2002	197863.98	9666.66	1353.33	14	856.51	0.43	0	0	200073.82
01-APR-2002	30-APR-2002	200073.82	9666.66	1353.33	14	866.08	0.43	0	0	202293.23
01-MAY-2002	31-MAY-2002	202293.23	9666.66	1353.33	14	875.69	0.43	0	0	204522.25
01-JUN-2002	30-JUN-2002	204522.25	9666.66	1353.33	14	885.34	0.43	0	0	206760.92
01-JUL-2002	31-JUL-2002	206760.92	9666.66	1353.33	14	895.02	0.43	0	0	209009.28
01-AUG-2002	31-AUG-2002	209009.28	10166.66	1423.33	14	904.76	0.43	0	0	211337.37
01-SEP-2002	30-SEP-2002	211337.37	10166.66	1423.33	14	914.84	0.43	0	0	213675.54
01-OCT-2002	31-OCT-2002	213675.54	10166.66	1423.33	14	924.96	0.43	0	0	216023.83
01-NOV-2002	30-NOV-2002	216023.83	10166.66	1423.33	14	935.12	0.43	0	0	218382.28
01-DEC-2002	31-DEC-2002	218382.28	10166.66	1423.33	14	945.33	0.43	0	0	220750.94
01-JAN-2003	31-JAN-2003	220750.94	10166.66	1423.33	14	957.04	0.4	0	0	223061.31
01-FEB-2003	28-FEB-2003	223061.31	10166.66	1423.33	14	966.33	0.4	0	0	225380.97
01-MAR-2003	31-MAR-2003	225380.97	10166.66	1423.33	14	905.65	0.4	0	0	227709.95
01-APR-2003	30-APR-2003	227709.95	10166.66	1423.33	14	915.01	0.4	0	0	230048.39
01-MAY-2003	31-MAY-2003	230048.39	10166.66	1423.33	14	924.4	0.4	0	0	232396.02
01-JUN-2003	30-JUN-2003	232396.02	10166.66	1423.33	14	933.84	0.4	0	0	234753.19
01-JUL-2003	31-JUL-2003	234753.19	10166.66	1423.33	14	943.31	0.4	0	0	237119.83
01-AUG-2003	31-AUG-2003	237119.83	10166.66	1423.33	14	952.92	0.4	0	0	239495.98
01-SEP-2003	30-SEP-2003	239495.98	10166.66	1423.33	14	962.37	0.4	0	0	241891.68
01-OCT-2003	31-OCT-2003	241891.68	10166.66	1423.33	14	971.95	0.4	0	0	244276.96
01-NOV-2003	30-NOV-2003	244276.96	10166.66	1423.33	14	981.58	0.4	0	0	246681.87
01-DEC-2003	31-DEC-2003	246681.87	10166.66	1423.33	14	991.24	0.4	0	0	249096.44
01-JAN-2004	31-JAN-2004	249096.44	10166.66	1423.33	14	1046.58	0.42	0	0	251566.35

AUG.31.2007 07:53

#7820 P.022 /045

Report ID: rcr75acu(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 21  
 Run Date 08/21/2007  
 Run Time 14:40:58

Calculation Name EST040589										
Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007					
Employee ID		Social Security		Employee	Bilello, Frank J					
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination					
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007					
01-FEB-2004	29-FEB-2004	251566.35	10166.66	1423.33	14	1056.96	0.42	0	0	254046.64
01-MAR-2004	31-MAR-2004	254046.64	10166.66	1423.33	14	1067.38	0.42	0	0	256537.35
01-APR-2004	30-APR-2004	256537.35	10166.66	1423.33	14	1077.84	0.42	0	0	259038.52
01-MAY-2004	31-MAY-2004	259038.52	10166.66	1423.33	14	1088.35	0.42	0	0	261550.2
01-JUN-2004	30-JUN-2004	261550.2	10166.66	1423.33	14	1098.9	0.42	0	0	264072.43
01-JUL-2004	31-JUL-2004	264072.43	10166.66	1423.33	14	1109.5	0.42	236.41	0.99	266842.66
01-AUG-2004	31-AUG-2004	266842.66	10166.66	1423.33	14	1121.14	0.42	0	0	269387.13
01-SEP-2004	30-SEP-2004	269387.13	6021.75	843.05	14	1131.83	0.42	0	0	271362.01
01-OCT-2004	31-OCT-2004	271362.01	4144.91	560.29	14	1140.73	0.42	0	0	273082.43
01-NOV-2004	30-NOV-2004	273082.43	10166.66	1423.33	14	1147.36	0.42	0	0	275653.12
01-DEC-2004	31-DEC-2004	275653.12	10166.66	1423.33	14	1158.16	0.42	0	0	278234.61
01-JAN-2005	31-JAN-2005	278234.61	10166.66	1423.33	14	1043.38	0.37	0	0	280701.32
01-FEB-2005	28-FEB-2005	280701.32	10166.66	1423.33	14	1053.63	0.37	0	0	283177.28
01-MAR-2005	31-MAR-2005	283177.28	10166.66	1423.33	14	1061.91	0.37	0	0	285662.52
01-APR-2005	30-APR-2005	285662.52	10166.66	1423.33	14	1071.23	0.37	0	0	288157.08
01-MAY-2005	31-MAY-2005	288157.08	10166.66	1423.33	14	1080.59	0.37	0	0	290661
01-JUN-2005	30-JUN-2005	290661	10166.66	1423.33	14	1089.98	0.37	0	0	293174.31
01-JUL-2005	31-JUL-2005	293174.31	10166.66	1423.33	14	1099.4	0.37	0	0	295697.04
01-AUG-2005	31-AUG-2005	295697.04	10166.66	1423.33	14	1106.66	0.37	0	0	298229.23
01-SEP-2005	30-SEP-2005	298229.23	10166.66	1423.33	14	1118.36	0.37	0	0	300770.92
01-OCT-2005	31-OCT-2005	300770.92	10166.66	1423.33	14	1127.89	0.37	0	0	303322.14
01-NOV-2005	30-NOV-2005	303322.14	10166.66	1423.33	14	1137.46	0.37	0	0	305882.99
01-DEC-2005	31-DEC-2005	305882.99	10166.66	1423.33	14	1147.06	0.37	0	0	308453.32
01-JAN-2006	31-JAN-2006	308453.32	10166.66	1423.33	14	1131.5	0.43	0	0	311208.15
01-FEB-2006	28-FEB-2006	311208.15	10166.66	1423.33	14	1142.39	0.43	0	0	313974.67
01-MAR-2006	31-MAR-2006	313974.67	10166.66	1423.33	14	1155.34	0.43	0	0	316753.54
01-APR-2006	30-APR-2006	316753.54	10166.66	1423.33	14	1167.33	0.43	0	0	319544.2
01-MAY-2006	31-MAY-2006	319544.2	10166.66	1423.33	14	1179.38	0.43	0	0	322346.91
01-JUN-2006	30-JUN-2006	322346.91	10166.66	1423.33	14	1191.47	0.43	0	0	325161.71
01-JUL-2006	31-JUL-2006	325161.71	10166.66	1423.33	14	1203.63	0.43	0	0	327988.67
01-AUG-2006	31-AUG-2006	327988.67	10166.66	1423.33	14	1215.82	0.43	0	0	330827.83
01-SEP-2006	30-SEP-2006	330827.83	10166.66	1423.33	14	1228.08	0.43	0	0	333679.24
01-OCT-2006	31-OCT-2006	333679.24	5083.33	711.67	14	1240.39	0.43	0	0	336531.3
01-NOV-2006	30-NOV-2006	336531.3	5083.33	711.67	14	1249.68	0.43	0	0	339392.69
01-DEC-2006	31-DEC-2006	339392.69	5083.33	711.67	14	1259.01	0.43	0	0	342264.64
01-JAN-2007	31-JAN-2007	342264.64	5083.33	711.67	14	1270.64	0.5	0	0	345006.05
01-FEB-2007	28-FEB-2007	345006.05	5083.33	711.67	14	1281.74	0.5	0	0	347744.61
01-MAR-2007	31-MAR-2007	347744.61	5083.33	711.67	14	1292.89	0.5	0	0	350489.73
01-APR-2007	30-APR-2007	350489.73	5083.33	711.67	14	1304.11	0.5	0	0	353261.45
01-MAY-2007	31-MAY-2007	353261.45	5083.33	711.67	14	1315.39	0.5	0	0	356037.85
01-JUN-2007	30-JUN-2007	356037.85	0	0	14	1326.73	0.5	0	0	358814.98
01-JUL-2007	31-JUL-2007	358814.98	0	0	14	1338.13	0.5	0	0	361597.01
01-AUG-2007	31-AUG-2007	361597.01	0	0	14	1349.68	0.5	0	0	364384.99
01-SEP-2007	30-SEP-2007	364384.99	0	0	14	1361.38	0.5	0	0	367184.99

\$316,454.45 Accumulated as of Benefit Commencement Date for Function Result C\_PAY30\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
01-DEC-2004	31-DEC-2004	0	0	0	0	0	0	0	0	279234.61
01-JAN-2005	31-JAN-2005	279234.61	0	0	0	1102.5	0.39	0	0	279337.11
01-FEB-2005	28-FEB-2005	279337.11	0	0	0	1106.87	0.39	0	0	280443.98
01-MAR-2005	31-MAR-2005	280443.98	0	0	0	1111.26	0.39	0	0	281555.24
01-APR-2005	30-APR-2005	281555.24	0	0	0	1115.66	0.39	0	0	282670.9
01-MAY-2005	31-MAY-2005	282670.9	0	0	0	1120.05	0.39	0	0	283790.98
01-JUN-2005	30-JUN-2005	283790.98	0	0	0	1124.52	0.39	0	0	284915.5
01-JUL-2005	31-JUL-2005	284915.5	0	0	0	1128.98	0.39	0	0	286044.48
01-AUG-2005	31-AUG-2005	286044.48	0	0	0	1133.45	0.39	0	0	287177.93
01-SEP-2005	30-SEP-2005	287177.93	0	0	0	1137.94	0.39	0	0	288315.87
01-OCT-2005	31-OCT-2005	288315.87	0	0	0	1142.45	0.39	0	0	289458.32
01-NOV-2005	30-NOV-2005	289458.32	0	0	0	1146.98	0.39	0	0	290605.3
01-DEC-2005	31-DEC-2005	290605.3	0	0	0	1151.52	0.39	0	0	291756.62
01-JAN-2006	31-JAN-2006	291756.62	0	0	0	1156.16	0.38	0	0	292910.98



AUG.31.2007 07:53

#7820 P.023 /045

Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 22  
 Run Date 08/21/2007  
 Run Time 14:40:58

Calculation Name EST040589									
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Pilello, Frank J	Reason Code	Termination
Employee ID		Social Security		Event Date	09/30/2007				
SCD Dt	10/01/2007	Calc Date	08/21/2007						
LS Dt	10/01/2007	Calc Time	14:35:45						
01-FEB-2006	28-FEB-2006	292870.98	0	0	0	1118.42	0.38	0	293989.4
01-MAR-2006	31-MAR-2006	293989.4	0	0	0	1122.69	0.38	0	295112.05
01-APR-2006	30-APR-2006	295112.05	0	0	0	1126.97	0.38	0	296239.06
01-MAY-2006	31-MAY-2006	296239.06	0	0	0	1131.28	0.38	0	297370.34
01-JUN-2006	30-JUN-2006	297370.34	0	0	0	1135.6	0.38	0	298505.94
01-JUL-2006	31-JUL-2006	298505.94	0	0	0	1139.93	0.38	0	299645.87
01-AUG-2006	31-AUG-2006	299645.87	0	0	0	1144.29	0.38	0	300790.16
01-SEP-2006	30-SEP-2006	300790.16	0	0	0	1148.66	0.38	0	301938.82
01-OCT-2006	31-OCT-2006	301938.82	0	0	0	1153.04	0.38	0	303091.86
01-NOV-2006	30-NOV-2006	303091.86	0	0	0	1157.45	0.38	0	304249.31
01-DEC-2006	31-DEC-2006	304249.31	0	0	0	1161.87	0.38	0	305411.18
01-JAN-2007	31-JAN-2007	305411.18	0	0	0	1207.75	0.39	0	306618.93
01-FEB-2007	28-FEB-2007	306618.93	0	0	0	1212.52	0.39	0	307831.45
01-MAR-2007	31-MAR-2007	307831.45	0	0	0	1217.32	0.39	0	309048.77
01-APR-2007	30-APR-2007	309048.77	0	0	0	1222.13	0.39	0	310270.9
01-MAY-2007	31-MAY-2007	310270.9	0	0	0	1226.97	0.39	0	311497.87
01-JUN-2007	30-JUN-2007	311497.87	0	0	0	1231.82	0.39	0	312729.69
01-JUL-2007	31-JUL-2007	312729.69	0	0	0	1236.69	0.39	0	313966.38
01-AUG-2007	31-AUG-2007	313966.38	0	0	0	1241.58	0.39	0	315207.96
01-SEP-2007	30-SEP-2007	315207.96	0	0	0	1246.49	0.39	0	316454.45

\$205,645.31 Accumulated as of Benefit Commencement Date for Function Result C\_PSV1\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0	0	0	0	94446.3
01-JAN-1997	31-JAN-1997	94446.3	0	0	0	632.79	0.67	0	0	95079.09
01-FEB-1997	28-FEB-1997	95079.09	0	0	0	637.03	0.67	0	0	95716.12
01-MAR-1997	31-MAR-1997	95716.12	0	0	0	641.3	0.67	0	0	96357.42
01-APR-1997	30-APR-1997	96357.42	0	0	0	617.84	0.64	0	0	96975.26
01-MAY-1997	31-MAY-1997	96975.26	0	0	0	612.75	0.66	0	0	97618.01
01-JUN-1997	30-JUN-1997	97618.01	0	0	0	647.01	0.66	0	0	98265.02
01-JUL-1997	31-JUL-1997	98265.02	0	0	0	651.3	0.66	0	0	98916.32
01-AUG-1997	31-AUG-1997	98916.32	0	0	0	655.62	0.66	0	0	99571.94
01-SEP-1997	30-SEP-1997	99571.94	0	0	0	659.96	0.66	0	0	100221.9
01-OCT-1997	31-OCT-1997	100221.9	0	0	0	664.34	0.66	0	0	100896.24
01-NOV-1997	30-NOV-1997	100896.24	0	0	0	668.74	0.66	0	0	101564.98
01-DEC-1997	31-DEC-1997	101564.98	0	0	0	673.17	0.66	0	0	102238.15
01-JAN-1998	31-JAN-1998	102238.15	0	0	0	665.74	0.65	0	0	102903.89
01-FEB-1998	28-FEB-1998	102903.89	0	0	0	670.08	0.65	0	0	103573.97
01-MAR-1998	31-MAR-1998	103573.97	0	0	0	674.44	0.65	0	0	104248.41
01-APR-1998	30-APR-1998	104248.41	0	0	0	678.83	0.65	0	0	104927.24
01-MAY-1998	31-MAY-1998	104927.24	0	0	0	683.25	0.65	0	0	105610.49
01-JUN-1998	30-JUN-1998	105610.49	0	0	0	687.7	0.65	0	0	106298.19
01-JUL-1998	31-JUL-1998	106298.19	0	0	0	692.18	0.65	0	0	106990.37
01-AUG-1998	31-AUG-1998	106990.37	0	0	0	696.69	0.65	0	0	107687.06
01-SEP-1998	30-SEP-1998	107687.06	0	0	0	701.23	0.65	0	0	108388.29
01-OCT-1998	31-OCT-1998	108388.29	0	0	0	705.79	0.65	0	0	109094.08
01-NOV-1998	30-NOV-1998	109094.08	0	0	0	710.39	0.65	0	0	109804.47
01-DEC-1998	31-DEC-1998	109804.47	0	0	0	715.01	0.65	0	0	110519.48
01-JAN-1999	31-JAN-1999	110519.48	0	0	0	719.63	0.56	0	0	111135.71
01-FEB-1999	28-FEB-1999	111135.71	0	0	0	719.67	0.56	0	0	111755.38
01-MAR-1999	31-MAR-1999	111755.38	0	0	0	723.13	0.56	0	0	112378.51
01-APR-1999	30-APR-1999	112378.51	0	0	0	726.6	0.56	0	0	113005.11
01-MAY-1999	31-MAY-1999	113005.11	0	0	0	730.09	0.56	0	0	113635.2
01-JUN-1999	30-JUN-1999	113635.2	0	0	0	733.61	0.56	0	0	114268.81
01-JUL-1999	31-JUL-1999	114268.81	0	0	0	737.14	0.56	0	0	114905.95
01-AUG-1999	31-AUG-1999	114905.95	0	0	0	740.69	0.56	0	0	115546.64
01-SEP-1999	30-SEP-1999	115546.64	0	0	0	744.26	0.56	0	0	116190.9
01-OCT-1999	31-OCT-1999	116190.9	0	0	0	747.86	0.56	0	0	116838.76
01-NOV-1999	30-NOV-1999	116838.76	0	0	0	751.47	0.56	0	0	117490.23
01-DEC-1999	31-DEC-1999	117490.23	0	0	0	755.1	0.56	0	0	118145.33
01-JAN-2000	31-JAN-2000	118145.33	0	0	0	758.76	0.61	0	0	118905.48

AUG.31.2007 07:53

#7820 P.024 /045

Report ID: XNY75acu(P&amp;PRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 23  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Termination
BCD Dt	10/01/2007	Calc Date	08/31/2007	Reason Code	09/30/2007
US Dt	10/01/2007	Calc Time	14:35:48	Event Date	
01-FEB-2000	29-FEB-2000	118905.48	0	0	119670.52
01-MAR-2000	31-MAR-2000	119670.52	0	0	120440.48
01-APR-2000	30-APR-2000	120440.48	0	0	121215.39
01-MAY-2000	31-MAY-2000	121215.39	0	0	121995.29
01-JUN-2000	30-JUN-2000	121995.29	0	0	122780.21
01-JUL-2000	31-JUL-2000	122780.21	0	0	123570.18
01-AUG-2000	31-AUG-2000	123570.18	0	0	124365.23
01-SEP-2000	30-SEP-2000	124365.23	0	0	125165.4
01-OCT-2000	31-OCT-2000	125165.4	0	0	125970.71
01-NOV-2000	30-NOV-2000	125970.71	0	0	126781.21
01-DEC-2000	31-DEC-2000	126781.21	0	0	127596.93
01-JAN-2001	31-JAN-2001	127596.93	0	0	128406.72
01-FEB-2001	28-FEB-2001	128406.72	0	0	129223.01
01-MAR-2001	31-MAR-2001	129223.01	0	0	130045.83
01-APR-2001	30-APR-2001	130045.83	0	0	131275.23
01-MAY-2001	31-MAY-2001	131275.23	0	0	132211.36
01-JUN-2001	30-JUN-2001	132211.36	0	0	133153.97
01-JUL-2001	31-JUL-2001	133153.97	0	0	134103.4
01-AUG-2001	31-AUG-2001	134103.4	0	0	135059.6
01-SEP-2001	30-SEP-2001	135059.6	0	0	136022.62
01-OCT-2001	31-OCT-2001	136022.62	0	0	136992.5
01-NOV-2001	30-NOV-2001	136992.5	0	0	137969.3
01-DEC-2001	31-DEC-2001	137969.3	0	0	138953.06
01-JAN-2002	31-JAN-2002	138953.06	0	0	139700.57
01-FEB-2002	28-FEB-2002	139700.57	0	0	140452.1
01-MAR-2002	31-MAR-2002	140452.1	0	0	141207.68
01-APR-2002	30-APR-2002	141207.68	0	0	141967.32
01-MAY-2002	31-MAY-2002	141967.32	0	0	142731.05
01-JUN-2002	30-JUN-2002	142731.05	0	0	143498.89
01-JUL-2002	31-JUL-2002	143498.89	0	0	144270.86
01-AUG-2002	31-AUG-2002	144270.86	0	0	145046.98
01-SEP-2002	30-SEP-2002	145046.98	0	0	145827.27
01-OCT-2002	31-OCT-2002	145827.27	0	0	146611.76
01-NOV-2002	30-NOV-2002	146611.76	0	0	147400.47
01-DEC-2002	31-DEC-2002	147400.47	0	0	148193.43
01-JAN-2003	31-JAN-2003	148193.43	0	0	148993.49
01-FEB-2003	28-FEB-2003	148993.49	0	0	149677.25
01-MAR-2003	31-MAR-2003	149677.25	0	0	150424.72
01-APR-2003	30-APR-2003	150424.72	0	0	151175.93
01-MAY-2003	31-MAY-2003	151175.93	0	0	151930.89
01-JUN-2003	30-JUN-2003	151930.89	0	0	152689.62
01-JUL-2003	31-JUL-2003	152689.62	0	0	153452.14
01-AUG-2003	31-AUG-2003	153452.14	0	0	154218.46
01-SEP-2003	30-SEP-2003	154218.46	0	0	154988.61
01-OCT-2003	31-OCT-2003	154988.61	0	0	155762.61
01-NOV-2003	30-NOV-2003	155762.61	0	0	156540.47
01-DEC-2003	31-DEC-2003	156540.47	0	0	157322.22
01-JAN-2004	31-JAN-2004	157322.22	0	0	158143.82
01-FEB-2004	29-FEB-2004	158143.82	0	0	158969.71
01-MAR-2004	31-MAR-2004	158969.71	0	0	159799.91
01-APR-2004	30-APR-2004	159799.91	0	0	160634.45
01-MAY-2004	31-MAY-2004	160634.45	0	0	161473.35
01-JUN-2004	30-JUN-2004	161473.35	0	0	162316.63
01-JUL-2004	31-JUL-2004	162316.63	0	0	163164.31
01-AUG-2004	31-AUG-2004	163164.31	0	0	164016.42
01-SEP-2004	30-SEP-2004	164016.42	0	0	164872.98
01-OCT-2004	31-OCT-2004	164872.98	0	0	165734.01
01-NOV-2004	30-NOV-2004	165734.01	0	0	166599.54
01-DEC-2004	31-DEC-2004	166599.54	0	0	167469.59
01-JAN-2005	31-JAN-2005	167469.59	0	0	168255.31
01-FEB-2005	28-FEB-2005	168255.31	0	0	169044.71
01-MAR-2005	31-MAR-2005	169044.71	0	0	169837.82
01-APR-2005	30-APR-2005	169837.82	0	0	170634.65
01-MAY-2005	31-MAY-2005	170634.65	0	0	171435.22



AUG.31.2007 07:53

#7820 P.025 /045

Report ID: rxi75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 24  
 Run Date 08/21/2007  
 Run Time 11:40:58

Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Billette, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:25:45	Event Date	09/30/2007
01-JUN-2005	30-JUN-2005	171435.22	0	0	0
01-JUL-2005	31-JUL-2005	172239.54	0	0	0
01-AUG-2005	31-AUG-2005	173047.64	0	0	0
01-SEP-2005	30-SEP-2005	173859.53	0	0	0
01-OCT-2005	31-OCT-2005	174675.23	0	0	0
01-NOV-2005	30-NOV-2005	175494.75	0	0	0
01-DEC-2005	31-DEC-2005	176318.12	0	0	0
01-JAN-2006	31-JAN-2006	177145.35	0	0	0
01-FEB-2006	28-FEB-2006	178101.93	0	0	0
01-MAR-2006	31-MAR-2006	179063.68	0	0	0
01-APR-2006	30-APR-2006	180030.62	0	0	0
01-MAY-2006	31-MAY-2006	181002.79	0	0	0
01-JUN-2006	30-JUN-2006	181980.21	0	0	0
01-JUL-2006	31-JUL-2006	182962.9	0	0	0
01-AUG-2006	31-AUG-2006	183950.9	0	0	0
01-SEP-2006	30-SEP-2006	184944.23	0	0	0
01-OCT-2006	31-OCT-2006	185942.93	0	0	0
01-NOV-2006	30-NOV-2006	186947.02	0	0	0
01-DEC-2006	31-DEC-2006	187956.53	0	0	0
01-JAN-2007	31-JAN-2007	188968.45	0	0	0
01-FEB-2007	28-FEB-2007	189982.62	0	0	0
01-MAR-2007	31-MAR-2007	190999.38	0	0	0
01-APR-2007	30-APR-2007	192018.78	0	0	0
01-MAY-2007	31-MAY-2007	193040.87	0	0	0
01-JUN-2007	30-JUN-2007	194065.69	0	0	0
01-JUL-2007	31-JUL-2007	195093.3	0	0	0
01-AUG-2007	31-AUG-2007	196123.74	0	0	0
01-SEP-2007	30-SEP-2007	197156.06	0	0	0

\$201,600.74 Accumulated as of Benefit Commencement Date for Function Result C\_PSV30\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-2004	31-DEC-2004	0	0	0	0	0	0	0	0	167469.59
01-JAN-2005	31-JAN-2005	167469.59	0	0	0	825.74	0.49	0	0	168295.33
01-FEB-2005	28-FEB-2005	168295.33	0	0	0	829.81	0.49	0	0	169125.14
01-MAR-2005	31-MAR-2005	169125.14	0	0	0	833.91	0.49	0	0	169959.05
01-APR-2005	30-APR-2005	169959.05	0	0	0	838.02	0.49	0	0	170797.07
01-MAY-2005	31-MAY-2005	170797.07	0	0	0	842.15	0.49	0	0	171639.22
01-JUN-2005	30-JUN-2005	171639.22	0	0	0	846.3	0.49	0	0	172485.52
01-JUL-2005	31-JUL-2005	172485.52	0	0	0	850.47	0.49	0	0	173335.99
01-AUG-2005	31-AUG-2005	173335.99	0	0	0	854.67	0.49	0	0	174190.66
01-SEP-2005	30-SEP-2005	174190.66	0	0	0	858.88	0.49	0	0	175049.54
01-OCT-2005	31-OCT-2005	175049.54	0	0	0	863.12	0.49	0	0	175912.66
01-NOV-2005	30-NOV-2005	175912.66	0	0	0	867.37	0.49	0	0	176780.03
01-DEC-2005	31-DEC-2005	176780.03	0	0	0	871.65	0.49	0	0	177651.68
01-JAN-2006	31-JAN-2006	177651.68	0	0	0	875.97	0.47	0	0	178527.55
01-FEB-2006	28-FEB-2006	178527.55	0	0	0	880.32	0.47	0	0	179407.82
01-MAR-2006	31-MAR-2006	179407.82	0	0	0	884.7	0.47	0	0	180292.5
01-APR-2006	30-APR-2006	180292.5	0	0	0	889.11	0.47	0	0	181181.61
01-MAY-2006	31-MAY-2006	181181.61	0	0	0	893.55	0.47	0	0	182075.16
01-JUN-2006	30-JUN-2006	182075.16	0	0	0	898.02	0.47	0	0	182973.18
01-JUL-2006	31-JUL-2006	182973.18	0	0	0	902.52	0.47	0	0	183875.7
01-AUG-2006	31-AUG-2006	183875.7	0	0	0	907.05	0.47	0	0	184782.75
01-SEP-2006	30-SEP-2006	184782.75	0	0	0	911.61	0.47	0	0	185694.36
01-OCT-2006	31-OCT-2006	185694.36	0	0	0	916.19	0.47	0	0	186610.55
01-NOV-2006	30-NOV-2006	186610.55	0	0	0	920.8	0.47	0	0	187531.32
01-DEC-2006	31-DEC-2006	187531.32	0	0	0	925.43	0.47	0	0	188456.75
01-JAN-2007	31-JAN-2007	188456.75	0	0	0	930.09	0.49	0	0	189386.84
01-FEB-2007	28-FEB-2007	189386.84	0	0	0	934.77	0.49	0	0	190321.53
01-MAR-2007	31-MAR-2007	190321.53	0	0	0	939.48	0.49	0	0	191260.82
01-APR-2007	30-APR-2007	191260.82	0	0	0	944.21	0.49	0	0	192204.71
01-MAY-2007	31-MAY-2007	192204.71	0	0	0	948.96	0.49	0	0	193153.2
01-JUN-2007	30-JUN-2007	193153.2	0	0	0	953.73	0.49	0	0	194106.39
01-JUL-2007	31-JUL-2007	194106.39	0	0	0	958.52	0.49	0	0	195064.28
01-AUG-2007	31-AUG-2007	195064.28	0	0	0	963.33	0.49	0	0	196026.87
01-SEP-2007	30-SEP-2007	196026.87	0	0	0	968.15	0.49	0	0	196994.06

AUG.31.2007 07:53

#7820 P.026 /045

Report ID: VXR75acu(BSPRDS) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 25  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilicello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	08/30/2007

  

01-JUN-2007	30-JUN-2007	197685.58	0	0	0	971.6	0.49	0	0	198657.18
01-JUL-2007	31-JUL-2007	198657.18	0	0	0	976.38	0.49	0	0	199633.56
01-AUG-2007	31-AUG-2007	199633.56	0	0	0	981.18	0.49	0	0	200614.74
01-SEP-2007	30-SEP-2007	200614.74	0	0	0	986	0.49	0	0	201600.74

## Plan Eligibility

CMB-Plan Eligibility	Eligible as of Event Date (08/30/2007)	Status
Begin Dt	End Dt	
01/01/1997	08/30/2007	Eligible

## Plan Participation

CMB Participation	Participating as of Participation Date (01/01/1997)

## Benefit Eligibility

Eligible	C_ALTPEN_F	Alternate Benefit Elig
Eligible	C_AUTER_F	Alt Ben Early Retirement Elig
Ineligible	C_ALTRIF_F	Alt Ben ER (RIF)
Eligible	C_C96ER_F	RET Eligibility
Ineligible	C_C96TV_F	IVER Eligibility
Eligible	C_C9ER_F	Chemical 90 PP Early Ret Elig
Ineligible	C_DISSELG_F	Disability Retirement
Ineligible	C_DTHRELG_F	PRSA Death Benefit
Eligible	C_NRELG_F	Normal Ret Eligibility
Ineligible	C_VNBSF_F	Valley National Rule 9b @ BCD
Ineligible	C_VNL95_F	Valley National Rule 95 @ LSD
Ineligible	C_WKST10_F	Worksheet Excess Plan
Ineligible	C_WKST11_F	Worksheet SS = 0
Ineligible	C_WKST12_F	Worksheet Life = \$0
Ineligible	C_WKST13_F	Worksheet for PP warning
Ineligible	C_WKST14_F	Worksheet for PP warning
Ineligible	C_WKST15_F	Worksheet for PP warning
Ineligible	C_WKST16_F	Worksheet Winning PP Minimum
Ineligible	C_WKST17_F	Worksheet 415 threshold LS
Ineligible	C_WKST18_F	Worksheet 415 Threshold Mth
Ineligible	C_WKST19_F	Worksheet 415 Threshold
Ineligible	C_WKSTR1_F	Worksheet Winning PP Minimum
Ineligible	C_WKSTR2_F	Worksheet Winning PP Minimum
Eligible	C_WKST_F	Print calculation Worksheet

AUG.31.2007 07:54

#7820 P.027 /045

Report ID: rnr75acu(PSPRD69)		JPMorgan Chase CALCULATION WORKSHEET		Page No. 26	
				Run Date 08/21/2007	
				Run Time 14:40:58	
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Calculation Name EST040589					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Silello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/10/2007
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AUG.31.2007 07:54

#7820 P.028 /045

Report ID: JPM75acu(PSPRD99)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 27  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

## NEW PLAN GATT

Total Cash Balance@USD	565241.300000
Total Cash Balance@BCD	565241.300000

Form Of Benefit	Benefit	Gatt Factor (ANGATT)	Reduced Benefit
Annual GATT Rate %			4.85

Increasing Single Life		236.995600	2490.10
Single Life		139.641600	4047.80
5 Year Certain and Life	4047.80	0.987400	3996.80
10 Year Certain and Life	4047.80	0.952490	3855.12
15 Year Certain and Life	4047.80	0.900900	3646.66
20 Year Certain and Life	4047.80	0.839600	3398.53
40% Joint and Survivor	4047.80	0.897600	3633.31
50% Joint and Survivor	4047.80	0.875200	3542.63
60% Joint and Survivor Reversion	4047.80	0.862800	3491.23
66 2/3% Joint and Survivor	4047.80	0.840200	3400.96
75% Joint and Survivor	4047.80	0.822700	3334.17
100% Joint and Survivor	4047.80	0.778000	3149.19
100% Joint and Survivor Reversion	4047.80	0.758200	3069.04

## LEVEL INCOME AT 62

PIA Age 62				0.00
Single Life	4047.80	0.000000	4047.80	
15 C&L	3646.66	0.000000	3646.66	
20 C&L	3398.53	0.000000	3398.53	
40% J&S	3633.31	0.000000	3633.31	
50% J&S	3542.63	0.000000	3542.63	
50% J&S Rev	3491.23	0.000000	3491.23	
66 2/3% J&S	3400.96	0.000000	3400.96	
75% J&S	3334.17	0.000000	3334.17	
100% J&S	3149.19	0.000000	3149.19	
100% J&S Rev	3069.04	0.000000	3069.04	

## LEVEL INCOME AT 65

PIA Age 65				0.00
Single Life	4047.80	0.000000	4047.80	
40% J&S	3633.31	0.000000	3633.31	
50% J&S	3542.63	0.000000	3542.63	
50% J&S Rev	3491.23	0.000000	3491.23	
66 2/3% J&S	3400.96	0.000000	3400.96	
75% J&S	3334.17	0.000000	3334.17	
100% J&S	3149.19	0.000000	3149.19	
100% J&S Rev	3069.04	0.000000	3069.04	

BCD Age 66.000000

Cash Balance at BCD

Account	Age 65 Amt	Benefit Greater of:	As Of	Lump Sum	Factor	Monthly
PAY1	0.00					
PAY2	0.00	A. Projected Cash Bal (NRD)	10/01/2006	0.00	143.243648	0.00
PSV1	0.00	1. Life Annuity			1.000000	0.00
PSV2	0.00	2. Lump Sum Equivalent		0.00	139.641600	0.00
TRAI	0.00					
Total	0.00	B. Cash Balance (BCD) Lump Sum Equivalent		565,241.30		

AUG.31.2007 07:54

#7820 P.029 /045

Report ID: xxx752qn(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 38  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Pilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

C. Final Cash Balance (A or B)  
Lump Sum Equivalent 565,241.30

## HJPMC CASH BALANCE

Total Cash Balance@USD	518055.19
Total Cash Balance@BCD	518055.19

Forms Of Benefit	Comm Factor	Scaler of	Conversion	Benefit
		ANCAATT,MOGATT	Factor	
Single Life	139.641600			2709.89
Increasing Single Life	223.162000			3319.35
5 Year Certain and Life	139.641600	0.970000		3598.59
10 Year Certain and Life	139.641600	0.910000		3376.00
15 Year Certain and Life	139.641600	0.825000		3060.66
20 Year Certain and Life	139.641600	0.759000		2835.81
40% Joint and Survivor	139.641600	0.920000		3413.10
50% Joint and Survivor	139.641600	0.900000		3328.90
50% Joint and Survivor Reversion	139.641600	0.890000		3301.80
75% Joint and Survivor	139.641600	0.850000		3153.41
66 2/3% Joint and Survivor	139.641600	0.834000		3094.05
100% Joint and Survivor	139.641600	0.800000		2967.91
100% Joint and Survivor Reversion	139.641600	0.785000		2912.26

AUG.31.2007 07:54

#7820 P.030 /045

Report ID: mcr7bacu(96PRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 29  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:25:45	Event Date	09/30/2007

## CHEMICAL MINIMUMS

Chem 96 Adj SL Ann = (Chem 96 PP Min \* Chem 96 BRF)  
 Chemical 96 Adjusted Single Life 265.620000

Chemical BRF 1.000000  
 12/31/96 Chem PP Min 265.620000

Chem 96 Adj 5 YR C&L = (Chem 96 Adj SL Ann \* 5 YR C&L Factor)

Chemical 96 Adjusted (BRF), 5 YR C&L Annuity 257.651400  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 5 YR C&L Factor, Max 1 0.925000

Chem 96 Adj 10 YR C&L = (Chem 96 Adj SL Ann \* 10 YR C&L Factor)

Chemical 96 Adjusted (BRF), 10 YR C&L Annuity 241.714200  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 10 YR C&L Factor, Max 1 0.910000

Chem 96 Adj 15 YR C&L = (Chem 96 Adj SL Ann \* 15 YR C&L Factor)

Chemical 96 Adjusted (BRF), 15 YR C&L Annuity 219.136500  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 15 YR C&L Factor, Max 1 0.825000

Chem 96 Adj 20 YR C&L = (Chem 96 Adj SL Ann \* 20 YR C&L Factor)

Chemical 96 Adjusted (BRF), 20 YR C&L Annuity 201.609580  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 20 YR C&L Factor, Max 1 0.759000

Chem 96 Adj 40% J&S = (Chem 96 Adj SL Ann \* 40% J&S Factor)

Chemical 96 Adjusted (BRF), 40% J&S Annuity 244.370400  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 40% J&S Factor, Max 1 0.920000

Chem 96 Adj 50% J&S = (Chem 96 Adj SL Ann \* 50% J&S Factor)

Chemical 96 Adjusted (BRF), 50% J&S Annuity 239.058000  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 50% J&S Factor, Max 1 0.900000

Chem 96 Adj 50% J&S Reversion = (Chem 96 Adj SL Ann \* 50% J&S Reversion Factor)

Chemical 96 Adjusted (BRF), 50% J&S Reversion Annuity 236.401800  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 50% J&S Reversion Factor, Max 1 0.890000

Chem 96 Adj 66 2/3% J&S = (Chem 96 Adj SL Ann \* 66 2/3% J&S Factor)

Chemical 96 Adjusted (BRF), 66 2/3% J&S Annuity 221.527080  
 Chemical 96 Adjusted Single Life 265.620000

AUG.31.2007 07:54

#7820 P.031 /045

Report ID: RNR75acu(PSPRD88) JPMorgan Chase Page No. 30  
 CALCULATION WORKSHEET Run Date 08/21/2007  
 Run Time 14:40:58

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*****
Calculation Name EST040589
Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007
Employee ID Social Security Employee Bilello, Frank J
BCD Dt 10/01/2007 Calc Date 08/31/2007 Reason Code Termination
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007
*****
Chase CMB 66 2/3% J&S Factor, Max 1 0.834000
*****
Chem 96 Adj 75% J&S = (Chem 96 Adj SL Ann * 75% J&S Factor)

Chemical 96 Adjusted (ERF), 75% J&S Annuity 225.777000
Chemical 96 Adjusted Single Life 265.620000
Chase CMB 75% J&S Factor, Max 1 0.850000
*****
Chem 96 Adj 100% J&S = (Chem 96 Adj SL Ann * 100% J&S Factor)

Chemical 96 Adjusted (ERF), 100% J&S Annuity 212.498000
Chemical 96 Adjusted Single Life 265.620000
Chase CMB 100% J&S Factor, Max 1 0.900000
*****
Chem 96 Adj 100% J&S Reversion = (Chem 96 Adj SL Ann * 100% J&S Reversion Factor)

Chemical 96 Adjusted (ERF), 100% J&S Reversion Annuity 208.511000
Chemical 96 Adjusted Single Life 265.620000
Chase CMB 100% J&S Reversion Factor, Max 1 0.780000
*****
Chem 96 Lump Sum = (Chem 96 PP Min * Lump Sum Factor)

Chemical 96 Converted To Lump Sum 27091.600000
Lump Sum Factor 139.641600
12/31/96 Chem PP Min 265.620000
*****
Chem Cash Bal As SL Ann@BCD = (Chem CMB@BCD / Annuity@AGBR)

Chemical Cash Balance As SLA @BCD 1566.860000
Chem CMB@BCD 212798.680000
Annuity@AGBR ANGATT 4 * 12 139.641600
*****
Chem Cash Balance@USD

Chem Cash Balance@USD 218798.680000
*****
97 Credits SLA@BCD = (97 Credits@BCD / Annuity@AGBR)

97 Credits As An Annuity At BCD 146.400000
97 Credits@BCD 20443.380000
Annuity@AGBR ANGATT 4 * 12 139.641600
*****
97 Credits@USD

97 Credits@USD 20443.380000
*****
Chem 90 Adj SL Incl COLA = (Chem 90 Lump Sum Incl COLA / Annuity@AGBR)

Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95 1769.890000
Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95 246591.710000
Min ANGATT,MOGATT Annuity@AGBR 4 * 12 139.641600
*****
Chem 90 Adj 5 YR C&L = (Chem 90 Adj SL Incl COLA * 5 YR C&L Factor)

Chemical 90 Adjusted (ERF), 5 YR C&L Annuity 1712.913300

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AUG.31.2007 07:54

#7820 P.032 /045

Report ID: rkr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 31  
 Run Date 09/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	09/21/2007
Employee ID		Social Security		Employee	Dilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
-----					
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 5 YR C&L Factor, Max 1					0.970000
-----					
Chem 90 Adj 10 YR C&L = (Chem 90 Adj SL Incl COLA * 10 YR C&L Factor)					
Chemical 90 Adjusted (ERF), 10 YR C&L Annuity					1606.959900
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 10 YR C&L Factor, Max 1					0.910000
-----					
Chem 90 Adj 15 YR C&L = (Chem 90 Adj SL Incl COLA * 15 YR C&L Factor)					
Chemical 90 Adjusted (ERF), 15 YR C&L Annuity					1456.859250
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 15 YR C&L Factor, Max 1					0.825000
-----					
Chem 90 Adj 20 YR C&L = (Chem 90 Adj SL Incl COLA * 20 YR C&L Factor)					
Chemical 90 Adjusted (ERF), 20 YR C&L Annuity					1340.310510
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 20 YR C&L Factor, Max 1					0.759000
-----					
Chem 90 Adj 40% J&S = (Chem 90 Adj SL Incl COLA * 40% J&S Factor)					
Chemical 90 Adjusted (ERF), 40% J&S Annuity					1624.620000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 40% J&S Factor, Max 1					0.820000
-----					
Chem 90 Adj 50% J&S = (Chem 90 Adj SL Incl COLA * 50% J&S Factor)					
Chemical 90 Adjusted (ERF), 50% J&S Annuity					1589.300000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 50% J&S Factor, Max 1					0.900000
-----					
Chem 90 Adj 50% J&S Reversion = (Chem 90 Adj SL Incl COLA * 50% J&S Reversion Factor)					
Chemical 90 Adjusted (ERF), 50% J&S Reversion Annuity					1571.640000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 50% J&S Reversion Factor, Max 1					0.890000
-----					
Chem 90 Adj 66 2/3% J&S = (Chem 90 Adj SL Incl COLA * 66 2/3% J&S Factor)					
Chemical 90 Adjusted (ERF), 66 2/3% J&S Annuity					1472.752250
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 66 2/3% J&S Factor, Max 1					0.834000
-----					
Chem 90 Adj 75% J&S = (Chem 90 Adj SL Incl COLA * 75% J&S Factor)					
Chemical 90 Adjusted (ERF), 75% J&S Annuity					1501.010000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000
Chase CMB 75% J&S Factor, Max 1					0.850000
-----					
Chem 90 Adj 100% J&S = (Chem 90 Adj SL Incl COLA * 100% J&S Factor)					
Chemical 90 Adjusted (ERF), 100% J&S Annuity					1412.710000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95					1765.890000



AUG.31.2007 07:54

#7820 P.033 /045

JPMorgan Chase  
 Report ID: rkr75acu(PSPRD89) CALCULATION WORKSHEET Page No. 32  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Hilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

Chase CMB 100% J&S Factor, Max 1 0.800000

Chem 90 Adj 100% J&S Reversion = (Chem 90 Adj SL Incl COLA \* 100% J&S Reversion Factor)

Chemical 90 Adjusted (ERF), 100% J&S Reversion Annuity	1386.220000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 100% J&S Reversion Factor, Max 1	0.785000

Chem 90 LS INCL COLA = (90 SLL ROUNDED \* ANNUITY@AGLR

Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95	246591.710000
90 SLL Rounded 2	1765.890000
Max ANNUITY@AGLR 4 * 12	139.641600

Chem Min SLA = Max(Chem CB SLA@BCD, Chem 90 Adj SL Incl COLA@BCD) + Chem 96 PP SLA@BCD + 97 Credits SLA@BCD

Chemical Minimum Single Life Annuity	2177.910000
Chemical Balance As A SL Annuity At BCD	1568.860000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
The Greater Of	1765.890000
Chemical 96 Adjusted Single Life	265.620000
97 Credits As A Lump Sum At BCD Chase Factor (ANNUITY)	146.398924

Chem Min Inc Ann =

[Max(Chem Cash Bal@BCD, Chem 90 LS Incl COLA@BCD) + 97 Credits SLA@BCD] / Annuity@AGBR-ZEGATT

Chemical Minimum Increasing Single Life	1195.530000
Chem Minimum CB@BCD	218798.680000
Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95	246591.710000
The Greater Of	246591.710000
97 Credits@BCD	20443.380000
Annuity@AGBR ZEGATT 4 * 12	223.362000

Chem Min 5 YR C&L = (Chem Min SL \* 5 YR C&L Factor)

Chemical Minimum 5 YR C&L	2112.571656
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 5 YR C&L Factor, Max 1	0.970000

Chem Min 10 YR C&L = (Chem Min SL \* 10 YR C&L Factor)

Chemical Minimum 10 YR C&L	1981.827121
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 10 YR C&L Factor, Max 1	0.910000

Chem Min 15 YR C&L = (Chem Min SL \* 15 YR C&L Factor)

Chemical Minimum 15 YR C&L	1796.774862
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 15 YR C&L Factor, Max 1	0.825000

Chem Min 20 YR C&L = (Chem Min SL \* 20 YR C&L Factor)

Chemical Minimum 20 YR C&L	1653.032873
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 20 YR C&L Factor, Max 1	0.759000

AUG.31.2007 07:54

#7820 P.034 /045

Report ID: RXR75ACU(78PRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 33  
 Run Date 08/31/2007  
 Run Time 14:40:58

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Calculation Name EST040589
Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007
Employee ID Social Security Employee Bilcillo, Frank J
BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007
-----
Chem Min 40% J&S = (Chem Min SL * 40% J&S Factor)

Chemical Minimum 40% J&S 2003.680000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 40% J&S Factor, Max 1 0.920000
-----
Chem Min 50% J&S = (Chem Min SL * 50% J&S Factor)

Chemical Minimum 50% J&S 1960.120000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 50% J&S Factor, Max 1 0.900000
-----
Chem Min 50% J&S Reversion = (Chem Min SL * 50% J&S Reversion Factor)

Chemical Minimum 50% J&S Reversion 1938.340000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 50% J&S Reversion Factor, Max 1 0.890000
-----
Chem Min 66 2/3% J&S = (Chem Min SL * 66 2/3% J&S Factor)

Chemical Minimum 66 2/3% J&S 1816.376043
Chem Minimum Single Life Annuity 2177.909924
Chase CMB 66 2/3% J&S Factor, Max 1 0.834000
-----
Chem Min 75% J&S = (Chem Min SL * 75% J&S Factor)

Chemical Minimum 75% J&S 1851.220000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 75% J&S Factor, Max 1 0.850000
-----
Chem Min 100% J&S = (Chem Min SL * 100% J&S Factor)

Chemical Minimum 100% J&S 1742.330000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 100% J&S Factor, Max 1 0.800000
-----
Chem Min 100% J&S Reversion = (Chem Min SL * 100% J&S Reversion Factor)

Chemical Minimum 100% Reversion J&S 1709.650000
Chem Minimum Single Life Annuity 2177.910000
Chase CMB 100% J&S Reversion Factor, Max 1 0.785000
-----
Chem Min Lump Sum = Max(Chem Cash Bal@LSD, Chem 90 US Incl COLA@LSD) + Chem 96 PP As LS@LSD + 97 Credits@LSD

Chemical Minimum Lump Sum 304126.690000
Chem Minimum CB@LSD 218798.680000
Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95 246591.710000
The Greater Of 246591.710000
Chemical 96 Converted To Lump Sum Amount 27091.600000
97 Credits@LSD 20443.380000
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AUG.31.2007 07:55

#7820 P.035 /045

Report ID: xxx75acu(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 34  
Run Date 08/21/2007  
Run Time 14:40:58

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Calculation Name EST040589
Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007
Employee ID Social Security Employee Bilello, Frank J
ECD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007
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## WINNING BENEFIT

Forms Of Benefit	Benefit	Factor	Reduced Benefit
Total CBMLSD		565241.30	518055.19
CMB GATT SL		139.541600	3709.89
CB CMB Inc SL	565241.30	223.362000	2319.35
CB CMB 5 YR C&L	4047.80	0.927400	3598.59
CB CMB 10 YR C&L	4047.80	0.952400	3376.00
CB CMB 15 YR C&L	4047.80	0.900900	3060.66
CB CMB 20 YR C&L	4047.80	0.900900	2815.81
CB CMB 40% J&S	4047.80	0.997600	2413.10
CB CMB 50% J&S	4047.80	0.875200	3338.90
CB CMB 50% J&S Rev	4047.80	0.862500	1939.34
CB CMB 66 2/3% J&S	4047.80	0.840300	3094.05
CB CMB 75% J&S	4047.80	0.823700	3153.41
CB CMB 100% J&S	4047.80	0.778000	2967.91
CB CMB 100% J&S Rev	4047.80	0.759200	2912.26

AUG.31.2007 07:55

#7820 P.036 /045

Report ID: XXX75acu(PSPR088)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 35  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMS	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security	EST040589	Employee	Silvello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	08/30/2007

## BASIC DATA SUMMARY

Address 35 Riverdale Pkwy  
Riverdale, NJ 07457

Date of Birth	09/08/1941	Company	802	Action	CNV	Marital Status	Married
Rehire Date		Department	000485	Action Reason	CNV	Acquisition Code	
Beneficiary Date Of Birth	07/20/1948	Prior Bank Code	C	Action Date	12/29/2006		
Derived Minimum Type	C - Chem Minimums Apply						

## LEGACY DATA:

SS Indicator	N	Grandfather Indicator	N	Cash Plan Participation Date	10/01/1966
REA Indicator <td>N <td>Dual Service Indicator <td>N <td>Alternate Benefit Eligibility <td>P</td> </td></td></td></td>	N <td>Dual Service Indicator <td>N <td>Alternate Benefit Eligibility <td>P</td> </td></td></td>	Dual Service Indicator <td>N <td>Alternate Benefit Eligibility <td>P</td> </td></td>	N <td>Alternate Benefit Eligibility <td>P</td> </td>	Alternate Benefit Eligibility <td>P</td>	P
LTD Indicator <td>N <td>Dual Benefit Indicator <td>N <td>Alternate Benefit Waiver Indicator <td>N</td> </td></td></td></td>	N <td>Dual Benefit Indicator <td>N <td>Alternate Benefit Waiver Indicator <td>N</td> </td></td></td>	Dual Benefit Indicator <td>N <td>Alternate Benefit Waiver Indicator <td>N</td> </td></td>	N <td>Alternate Benefit Waiver Indicator <td>N</td> </td>	Alternate Benefit Waiver Indicator <td>N</td>	N
QDRO Indicator <td>N <td>Ignore Minimums Indicator <td>N <td>Ignore Minimum Ind At Calc Time <td>N</td> </td></td></td></td>	N <td>Ignore Minimums Indicator <td>N <td>Ignore Minimum Ind At Calc Time <td>N</td> </td></td></td>	Ignore Minimums Indicator <td>N <td>Ignore Minimum Ind At Calc Time <td>N</td> </td></td>	N <td>Ignore Minimum Ind At Calc Time <td>N</td> </td>	Ignore Minimum Ind At Calc Time <td>N</td>	N
Primerica Indicator <td>N <td>Rehired/Reinstated Indicator <td>N <td>Acquisition Benefit Service Date <td></td> </td></td></td></td>	N <td>Rehired/Reinstated Indicator <td>N <td>Acquisition Benefit Service Date <td></td> </td></td></td>	Rehired/Reinstated Indicator <td>N <td>Acquisition Benefit Service Date <td></td> </td></td>	N <td>Acquisition Benefit Service Date <td></td> </td>	Acquisition Benefit Service Date <td></td>	
Part Time Indicator <td>N <td>Participation 12/31/1998 <td>X <td>Foreign Eligible For Domestic Plan Indicator <td>N</td> </td></td></td></td>	N <td>Participation 12/31/1998 <td>X <td>Foreign Eligible For Domestic Plan Indicator <td>N</td> </td></td></td>	Participation 12/31/1998 <td>X <td>Foreign Eligible For Domestic Plan Indicator <td>N</td> </td></td>	X <td>Foreign Eligible For Domestic Plan Indicator <td>N</td> </td>	Foreign Eligible For Domestic Plan Indicator <td>N</td>	N
Dual Benefit Indicator <td>JPM</td> <td></td> <td></td> <td></td> <td></td>	JPM				

h-JPM Credited Service Date		h-JPM Participation 12/31/01	
h-JPM Vesting Service Date <td></td> <td>h-JPM Ineligible for Transition <td>N</td> </td>		h-JPM Ineligible for Transition <td>N</td>	N
h-JPM Special HCE group <td>N</td> <td>h-JPM Final Pay Benefit Eligible <td>N</td> </td>	N	h-JPM Final Pay Benefit Eligible <td>N</td>	N
h-JPM Partial Plan Termination <td>N</td> <td>h-JPM Qual Payment from Excess Plan <td></td> </td>	N	h-JPM Qual Payment from Excess Plan <td></td>	
B1 12/31/2004 Participant Status <td></td> <td>B1 Vesting Entry Date <td></td> </td>		B1 Vesting Entry Date <td></td>	
B1 Plan Status <td></td> <td>B1 Fully Vested Date <td></td> </td>		B1 Fully Vested Date <td></td>	
B1 GF Indicator Code <td></td> <td>B1 PPAF Entry Date <td></td> </td>		B1 PPAF Entry Date <td></td>	
B1 Elig Code <td>0</td> <td>B1 Company Seniority Date <td></td> </td>	0	B1 Company Seniority Date <td></td>	
B1 Special Handling Code <td></td> <td>B1 Employee Money <td>0.000000000</td> </td>		B1 Employee Money <td>0.000000000</td>	0.000000000
B1 Prior Plan Code <td></td> <td>B1 Past Pension Credit <td>0.0000</td> </td>		B1 Past Pension Credit <td>0.0000</td>	0.0000
B1 Use LTD Pay Rate <td>N</td> <td>B1 LTD Pay Rate <td>0.000000000</td> </td>	N	B1 LTD Pay Rate <td>0.000000000</td>	0.000000000
Pay Credit Category <td>A</td> <td>Pay Credit Category Override <td></td> </td>	A	Pay Credit Category Override <td></td>	
Chase Grandfathered		None	
Supplemental Percentage	0		

## ACCOUNT DATA AS OF LATEST VALUATION DATE:

Function Result	End Date	End Balance
C_PAY1_F	06/30/2007	354837.85
C_PSV1_F	06/30/2007	201243.30

Prior Service Balance With Interest Credits	201243.30	Annual Benefits Base Rate	0.000000
Salary Based Balance With Interest Credits	354837.85	Shift Differential Rate	0.000000
Benefit Administrator U179472			

## SERVICE HISTORY:

CMS-Eligibility Svc 47.221 years and days as of Event Date (08/30/2007)  
 CMS-Pay Credit Service 47.221 years and days as of Event Date (08/30/2007)  
 Total hJPM FAF Cred. Svc 0/00 years and months as of Event Date ( )  
 Total hJPM FAF Bft Elig Svc 0/00 years and months as of Event Date ( )

## EARNINGS HISTORY:

Function Result	End Date	EARNINGS
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AUG.31.2007 07:55

#7820 P.037 /045

JPMorgan Chase		Page No. 36	
Report ID: xxx75acu(PSPRD89)		Run Date 08/31/2007	
CALCULATION WORKSHEET		Run Time 14:40:58	
*****			
Calculation Name		EST040589	
Plan Name	CMS	Calculation Name	EST040589
Employee ID		As of Date	08/31/2007
BCD Dt	10/01/2007	Employee	Silella, Frank J
LS Dt	10/01/2007	Reason Code	Termination
		Event Date	09/30/2007
*****			
C_PAY1_F	07/31/2007		0.00
C_PAY1_F	08/31/2007		0.00
C_PAY1_F	09/30/2007		0.00

AUG.31.2007 07:55

#7820 P.038 /045

Report ID: rxr75acu(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 37  
 Run Date 08/21/2007  
 Run Time 14:40:58

-----  
 Calculation Name EST040589  
 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:39:46 Event Date 08/30/2007  
 -----

## FROZEN MINIMUMS:

Frozen Account	Effective Date	Frozen Qualified Amount	Frozen Excess/Unlimited Amount
CIEM	31-DEC-1990	1523.27	0.00
CMAA	31-DEC-1992	2048.86	0.00
CMFA	31-DEC-1996	265.62	0.00
CMFC	31-DEC-1996	27165.91	0.00
CONV	31-DEC-1996	265.62	0.00

## CASH MINIMUMS AS OF LATEST VALUATION DATE:

Function Result	End Date	End Balance
C_97CQ_F	06/30/2007	20195.54
C_ALTQ_F	06/30/2007	255856.03
C_CHEMQ_F	06/30/2007	216146.10

## MULTI-BENEFICIARY LUMP SUM DATA FOR DEATH CALC:

Optional Forms: Form: Lump Sum Amount:

## RELATIVE VALUES C\_ALTOPT\_F

Form Code	Guaranteed Periods	Percent Joint & Survivor	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Present Value	Ratio
JS	0	50	3,756.94	1,978.17	0.00	0.00	0.00	599,458.63	100%
JS	0	100	3,339.50	3,339.50	0.00	0.00	0.00	599,372.00	100%
LIFE	0	0	4,174.38	0.00	0.00	0.00	0.00	582,915.10	97%
LUMP	0	0	582,917.21	0.00	0.00	0.00	0.00	582,917.21	97%

## RELATIVE VALUES C\_CMROPT\_F

Form Code	Guaranteed Periods	Percent Joint & Survivor	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Present Value	Ratio
INC	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0%
JS	0	0	2,490.10	0.00	0.00	0.00	0.00	565,241.80	100%
JS	0	40	3,633.32	1,453.32	0.00	0.00	0.00	565,257.46	100%
JS	0	50	3,542.63	1,771.32	0.00	0.00	0.00	565,263.45	100%
JS	0	67	3,400.96	2,267.42	0.00	0.00	0.00	565,344.34	100%
JS	0	75	3,334.17	2,500.63	0.00	0.00	0.00	565,208.44	100%
JS	0	100	3,119.19	3,119.19	0.00	0.00	0.00	565,215.24	100%
LIFE	0	0	4,047.80	0.00	0.00	0.00	0.00	565,239.32	100%
LIFE	5	0	3,996.80	0.00	0.00	0.00	0.00	565,232.43	100%
LIFE	10	0	3,855.12	0.00	0.00	0.00	0.00	565,218.50	100%
LIFE	15	0	3,646.66	0.00	0.00	0.00	0.00	565,251.32	100%
LIFE	20	0	3,398.53	0.00	0.00	0.00	0.00	565,262.53	100%
LUMP	0	0	565,241.30	0.00	0.00	0.00	0.00	565,241.30	100%
POP	0	50	3,491.23	1,745.62	4,047.80	0.00	0.00	565,255.70	100%
POP	0	100	3,069.04	3,069.04	4,047.80	0.00	0.00	565,238.97	100%

AUG.31.2007 07:55

#7820 P.039 /045

Report ID: rxr75acu(PSPRD89) JPMorgan Chase Page No. 38  
 CALCULATION WORKSHEET Run Date 08/21/2007  
 Run Time 14:40:58

-----  
 Calculation Name EST040589  
 Plan Name CMS Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 08/20/2007  
 -----

## RELATIVE VALUES C\_XCMBOP\_F

Form Code	Guaranteed Periods	Percent Joint & Survivor	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Present Value	Ratio
---	---	---	---	---	---	---	---	---	---
	0	0	0.00	0.00	0.00	0.00	0.00	0.00	100%

AUG.31.2007 07:55

#7820 P.040 /045

Report ID: emr75acu(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 39  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name		CMB	Calculation Name		EST040589	EST040589	As of Date		08/21/2007
Employee ID			Social Security				Employee		Bilello, Frank J
BCD Dt		10/01/2007	Calc Date		08/21/2007		Reason Code		Termination
LS Dt		10/01/2007	Calc Time		14:35:45		Event Date		09/30/2007
-----									
SUMMARY OF OPTIONAL FORMS									
-----									
Lump Sum Payment Amount		565241.30							
Forms Of Benefit				Monthly	Survivor's	Reversion			
-----				Amount	Amount	-----			
Life Annuity				4047.80					
Increasing Annuity				2490.10					
5 Year Certain and Life				3996.80					
10 Year Certain and Life				3855.12					
15 Year Certain and Life				3616.66					
20 Year Certain and Life				3398.63					
40% Joint And Survivor Annuity				3633.31	1453.32				
50% Joint And Survivor Annuity				3542.63	1771.32				
66 2/3% Joint And Survivor Annuity				3400.96	2287.42				
75% Joint And Survivor Annuity				3234.17	2500.63				
100% Joint And Survivor Annuity				3149.19	3149.19				
50% Joint And Survivor Reversion Annuity				3491.23	1745.62	4047.80			
100% Joint And Survivor Reversion Annuity				3059.04	3059.04	4047.80			
				Before 62	After 62	Survivor	Reversion	Reversion	
				-----	-----	-----	Before 62	After 62	-----
Social Security Leveling Annuity		0.00		0.00					
40% Joint And Leveling Annuity		0.00		0.00	0.00				
50% Joint And Leveling Annuity		0.00		0.00	0.00				
66 2/3% Joint And Leveling Annuity		0.00		0.00	0.00				
75% Joint And Leveling Annuity		0.00		0.00	0.00				
100% Joint And Leveling Annuity		0.00		0.00	0.00				
50% Joint And Leveling Reversion Annuity		0.00		0.00	0.00	0.00	0.00	0.00	
100% Joint And Leveling Reversion Annuity		0.00		0.00	0.00	0.00	0.00	0.00	
15 Year Certain and Life Leveling Annuity		0.00		0.00					
20 Year Certain and Life Leveling Annuity		0.00		0.00					
				Before 65	After 65	Survivor	Reversion	Reversion	
				-----	-----	-----	Before 65	After 65	-----
Social Security Leveling Annuity		0.00		0.00					
40% Joint And Leveling Annuity		0.00		0.00	0.00				
50% Joint And Leveling Annuity		0.00		0.00	0.00				
66 2/3% Joint And Leveling Annuity		0.00		0.00	0.00				
75% Joint And Leveling Annuity		0.00		0.00	0.00				
100% Joint And Leveling Annuity		0.00		0.00	0.00				
50% Joint And Leveling Reversion Annuity		0.00		0.00	0.00	0.00	0.00	0.00	
100% Joint And Leveling Reversion Annuity		0.00		0.00	0.00	0.00	0.00	0.00	



AUG.31.2007 07:55

#7820 P.041 /045

Report ID: 1XR75ACU(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 40  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name		Calculation Name		EST040589	
Employee ID	CMB	Calculation Name	EST040589	As of Date	08/31/2007
SCD Dt	10/01/2007	Social Security		Employee	Bilello, Frank J
US Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
		Calc Time	14:35:45	Event Date	09/30/2007

## WINNING BENEFIT SUMMARY

	Life Annuity	Lump Sum
(1) Cash Balance Benefit	3709.89	565241.30
(2) Chemical 12/31/90 Benefit		
(a) Old Chemical 12/31/90 Benefit	1765.89	246591.71
(b) TCB Chemical 12/31/87 Benefit		
(c) Horizon 12/31/89 Benefit		
(d) Chemical 12/31/96 Cash Balance Account	1566.86	218798.68
(3) Chemical 12/31/96 Benefits		
Greater of (2a), (2b), (2c), (2d)	1765.89	246591.71
(4) Chemical Frozen FAP Benefits		
(a) MHT 12/31/92 benefit		
(f) 12/31/96 Chemical Final Pay Benefit	265.62	37091.60
Greater of (a, f)	265.62	37091.60
(5) Chase 12/31/88 Benefit		
(6) Chase 12/31/96 Benefit		
(g) 12/31/96 1% Career Average Minimum		
(h) 12/31/96 CRA Balance		
Greater of (g, h)		
(7) 1997 Pay Credit Account	146.40	20443.38
(8) Total Minimum Benefit - (3)+(4)+(5)+(6)+(7)	2177.91	304126.69
(9) Interest Adjustment For Period From BCD To DOD		
(10) Benefit Payable		
Greater Of (1), (8), (9)	3709.89	565241.30

AUG.31.2007 07:55

#7820 P.042 /045

Report ID: rnr75acc(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 41  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Silvello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

## ALTERNATE BENEFIT SUMMARY

## Single Life Annuity Alternate Benefit

SLA Alt Ben Heritage 12/31/92 (Pre89 Formula) = 12/31/92 Alt Ben Chem FP \* ERF Alt Ben Her 12/31/92 (Pre89 Formula)

SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
12/31/92 Alt Ben Chemical FP	2048.860000
ERF Alt Ben Heritage 12/31/92 (Pre89 Formula)	1.000000

SLA Alt Ben 1% Final Pay Piece - 12/31/96 Chem FP Min \* ERF Alt Ben 1% Final Pay Piece

SLA Alt Ben 1% Final Pay Piece	265.620000
12/31/96 Chem FP Min	265.620000
ERF Alt Ben 1% Final Pay Piece	1.000000

SLA Alt Ben Cash Balance - Alt Ben Cash Bal @ BCD/Max ANGATT,MOGATT Annuity Factor

SLA Alt Ben Cash Balance	1859.900000
Alt Ben Cash Bal @ BCD	259719.520000
Max ANGATT,MOGATT Annuity @ AGLR 1 * 12	139.641600

Alt Ben SLA Total = ((SLA Alt Ben Heritage 12/31/92 Pre89 Formula + SLA Alt Ben 1% Final Pay Piece) \* (SLA Alt Ben Cash Balance \* 1))

Alt Ben SLA Total	4174.380000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
SLA Alt Ben 1% Final Pay Piece	265.620000
SLA Alt Ben Cash Balance	1859.900000

## Lump Sum Alternate Benefit

LS Alt Ben Heritage 12/31/92 (Pre89 Formula) = SLA Alt Ben Heritage 12/31/92 (Pre89 Formula) \* Alt Ben Her 12/31/92 Ann -> LS

LS Alt Ben Heritage 12/31/92 (Pre89 Formula)	386106.090000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
Alt Ben Her 12/31/92 Ann -> LS	139.641600

LS Alt Ben 1% Final Pay Piece = SLA Alt Ben 1% Final Pay Piece \* Alt Ben Annuity -> LS 1% FP

LS Alt Ben 1% Final Pay Piece	37091.600000
SLA Alt Ben 1% Final Pay Piece	265.620000
Alt Ben (Annuity -> LS) - 1% FP	139.641600

Alt Ben Cash Bal @ LSD

Alt Ben Cash Bal @ LSD	259719.520000
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Alt Ben LS Total = ((LS Alt Ben Heritage 12/31/92 Pre89 Formula + LS Alt Ben 1% Final Pay Piece) \* (Alt Ben Cash Bal @ LSD \* 1))

Alt Ben LS Total	582917.310000
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AUG.31.2007 07:55

#7820 P.043 /045

Report ID: rxy75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 42  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Calculation Name EST040599
Plan Name CMB Calculation Name EST040599 As of Date 08/21/2007
Employee ID Social Security Employee Bilello, Frank J
BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007
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LS Alt Ben Heritage 12/31/92 (Pre89 Formula) 286106.090000
LS Alt Ben 1% Final Pay Piece 37091.600000
Alt Ben Cash Bal @ LSD 259719.520000

50% J&S Alternate Benefit
-----
50% J&S Alt Ben Her 12/31/92 (Pre89 Formula) - Alt Ben Her 12/31/92 Reduced * Chase CMB 50% J&S Factor, Max 1

50% J&S Alt Ben Her 12/31/92 (Pre89 Formula) 1843.970000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula) 2048.860000
Chase CMB 50% J&S Factor, Max 1 0.900000
-----
50% J&S 1% Final Pay Piece = Alt Ben 1% Final Pay Reduced * Chase CMB 50% J&S Factor, Max 1

50% J&S 1% Final Pay Piece 239.060000
50% J&S Alt Ben 1% Final Pay Piece 265.620000
Chase CMB 50% J&S Factor, Max 1 0.900000
-----
50% J&S Alt Ben Cash Bal = SLA Alt Ben Cash Balance * Chase CMB 50% J&S Factor, Max 1

50% J&S Alt Ben Cash Bal 1673.910000
SLA Alt Ben Cash Balance 1859.900000
Chase CMB 50% J&S Factor, Max 1 0.900000
-----
Alt Ben 50% J&S = ((Alt Ben Her 12/31/92 Reduced + 50% J&S 1% Final Pay Piece) + (100% J&S Alt Ben Cash Bal * 1))

Alt Ben 50% J&S Total 3756.940000
Alt Ben Her 12/31/92 Reduced 1843.970000
50% J&S 1% Final Pay Piece 239.060000
50% J&S Alt Ben Cash Bal 1673.910000
-----
100% J&S Alternate Benefit
-----
100% J&S Alt Ben Her 12/31/92 (Pre89 Formula) = Alt Ben Her 12 /31/92 Reduced * Chase CMB 100% J&S Factor, Max 1

100% J & S Alt Ben Her 12/31/92 (Pre89 Formula) 1639.090000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula) 2048.860000
Chase CMB 100% J&S Factor, Max 1 0.800000
-----
100% J&S 1% Final Pay Piece = Alt Ben 1% Final Pay Reduced * Chase CMB 100% J&S Factor, Max 1

100% J&S 1% Final Pay Piece 212.500000
SLA J&S Alt Ben 1% Final Pay Piece 265.620000
Chase CMB 100% J&S Factor, Max 1 0.800000
-----
100% J&S Alt Ben Cash Bal = SLA Alt Ben Cash Balance * Chase CMB 100% J&S Factor, Max 1

100% J&S Alt Ben Cash Bal 1487.920000
SLA Alt Ben Cash Balance 1859.900000
Chase CMB 100% J&S Factor, Max 1 0.800000
-----
Alt Ben 100% J&S = ((100% J&S Alt Ben Her 12/31/92 (Pre89 Formula) + 100% J&S 1% Final Pay Piece) + (100%
J&S Alt Ben Cash Bal * 1))

Alt Ben 100% J&S Total 3239.500000

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AUG.31.2007 07:56

#7820 P.044 /045

Report ID: rxr75acu(PSPRD80)	JPMorgan Chase CALCULATION WORKSHEET	Page No. 43 Run Date 08/21/2007 Run Time 14:40:58
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Calculation Name EST040589		
Plan Name CNE	Calculation Name EST040589	As of Date 08/21/2007
Employee ID	Social Security	Employee Bilello, Frank J
BCD Dt 10/01/2007	Calc Date 08/21/2007	Reason Code Termination
TS Dt 10/01/2007	Calc Time 14:35:45	Event Date 08/30/2007

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100% J&S Alt Ben Mar 12/31/92 (Pre89 Formula)	1639.090000
100% J&S 1% Final Pay Piece	212.500000
100% J&S Alt Ben Cash Bal	1487.920000

AUG.31.2007 07:56

#7820 P.045 /045

Report ID: xxx75acu(P62RD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 44  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilalio, Frank J
RCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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\*\*\*\*\* END OF REPORT FOR EMPLOYER 040589 \*\*\*\*\*